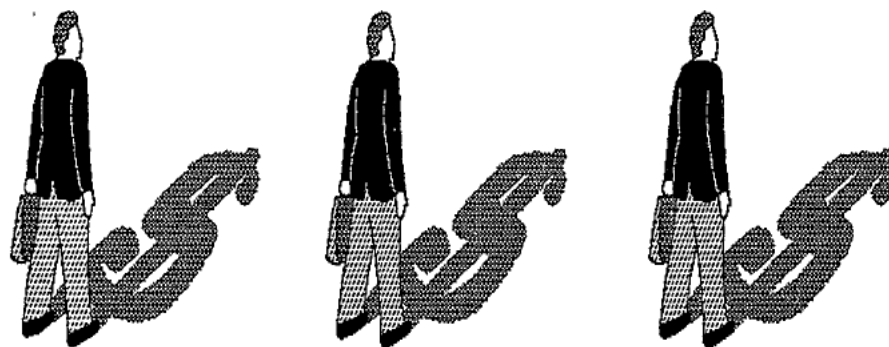


Missouri Property & Casualty Supplement Report 1999

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***Missouri Department of Insurance
Statistics Section
June 2000***

MISSOURI
PROPERTY & CASUALTY
SUPPLEMENT
REPORT
1999



Missouri Department of Insurance
Statistics Section
June 2000

PREFACE

The **1999 Missouri Property & Casualty Supplement Report** presents data collected by the Missouri Department of Insurance from companies that file supplements to the Page 15 of the annual statement for Missouri for 1999. This form is used to collect data in greater detail than reported in the 1999 Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo.

The enclosed documentation, by company, provides information for each line of business specified on the Supplement to Page 15, with company profiles listed by their market share ranking. While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **1999 Missouri Property & Casualty Supplement Report** is published by the Statistics Section, Division of Market Regulation, Missouri Department of Insurance.

Other Publications Available

The Missouri Department of Insurance publishes the following statistical reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

Missouri Department of Insurance Annual Report
Missouri Life, Accident & Health Supplement Data
Missouri Medical Malpractice (Closed Claim) Report
Missouri Real Estate Malpractice (Closed Claim) Report
Missouri Legal Malpractice (Closed Claim) Report
Missouri Products Liability (Closed Claim) Report
Missouri Health Maintenance Organization Report
Missouri Complaint Index Report
Missouri Market Share Report
Missouri Mortgage Guaranty Report
Missouri Uninsured Auto Report

Databases Available

Medicare Supplement Experience Data
Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,
Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.

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**SAMPLE COPY
OF
SUPPLEMENT TO PAGE 15
OF
ANNUAL STATEMENT
FOR YEAR ENDING
DECEMBER 31, 1999**

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STATE OF MISSOURI
DEPARTMENT OF INSURANCE
**SUPPLEMENT TO PAGE 15 OF
ANNUAL STATEMENT FOR YEAR ENDING
DECEMBER 31, 1999**

MAIL TO: STATE OF MISSOURI
DEPARTMENT OF INSURANCE
STATISTICS SECTION
P.O. BOX 690
JEFFERSON CITY, MISSOURI 65102-0690

DUE DATE - MARCH 1					
COMPANY NAME				NAIC GROUP NO.	NAIC COMPANY NO.
MISSOURI BUSINESS ONLY (ROUND TO NEAREST DOLLAR)					
(1) LINE OF BUSINESS	(2) DIRECT PREMIUMS WRITTEN	(3) DIRECT PREMIUMS EARNED	(4) DIRECT ALLOCATED LOSS ADJUSTMENT EXPENSE INCURRED	(5) DIRECT LOSSES PAID	(6) DIRECT LOSSES INCURRED
1. & 2. Fire & Allied Lines					
(a) Dwelling					
(b) Commercial					
(c) Farm					
3. Farmowners Multi-Peril					
4. (a) Home Owners Multi-Peril					
(b) Dwelling Owners Multi-Peril (ACV)					
5. Commercial Multi-Peril					
6. Mobile Homes					
7. Growing Crops					
8. Ocean Marine					
9. Inland Marine (Including Auto Cargo)					
10. Financial Guaranty					
11. Medical Malpractice Liability					
(a) Physicians and Surgeons					
(b) Dentists					
(c) Nurses					
(d) Hospitals					
(e) Other					
12. Earthquake					
14. All Accident & Health (see reverse side)					
16. Direct Workers Compensation					
17. Other Liability					
(a) Bodily Injury & Property Damage					
(b) Warranty Programs/Service Contracts					
(c) Excess Workers Compensation					
18. Product Liability					
Bodily Injury & Property Damage					
19. (a) (1) Priv. Pass. Auto Lia. Bodily Injury					
(2) Priv. Pass. Auto Lia. Property Damage					
(3) Priv. Pass. Auto Medical Payments					
(4) Priv. Pass. Uninsured Motorist					
(5) Priv. Pass. Underinsured Motorist					
(6) Priv. Pass. Acc. Death & Disability/Dismemberment					
(b) (1) Comm. Auto Liability Bodily Injury					
(2) Comm. Auto Liability Property Damage					
(3) Comm. Auto Medical Payments					
(4) Comm. Auto Uninsured/Underinsured Motorist					
21. (a) (1) Priv. Pass. Auto Comprehensive					
(2) Priv. Pass. Auto Collision					
(b) (1) Comm. Auto Comprehensive					
(2) Comm. Auto Collision					
22. Aircraft					
23. Fidelity					
24. Surety					
25. Glass					
26. Burglary & Theft					
27. Boiler & Machinery					
28. (a) Credit Property (excluding V.S.I.)					
(b) Credit Casualty					
(c) Credit Unemployment					
(d) Vendor/Lenders Single Interest, Collateral Prot. etc.					
29. Mortgage Guaranty					
30. Title					
31. Lawyers Malpractice					
32. Real Estate Malpractice					
33. Umbrella					
34. Other Specific (specify)					
35. National Flood Insurance Program					
36. Federal Crop Insurance Corporation					
TOTALS ALL BUSINESS IN MISSOURI					
PLEASE PRINT - COMPANY REPRESENTATIVE				TELEPHONE NUMBER	

DEFINITION OF TERMS

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Direct Premiums Written: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premiums Earned: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Losses Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred: The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

GENERAL DESCRIPTION OF PROPERTY AND CASUALTY LINES OF BUSINESS

Fire (Dwelling, Commercial, Farm): Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

Allied Lines (Dwelling, Commercial, Farm, Growing Crops): Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

Farmowners Multi-Peril: A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

Home Owners Multi-Peril, Dwelling Owners Multi-Peril (ACV), Mobile Homes: A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

Commercial Multi-Peril: A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

Ocean Marine: Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

Inland Marine (Including Auto Cargo): Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

Financial Guaranty: A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.

Medical Malpractice Liability (Physicians and Surgeons, Dentists, Nurses, Hospitals, Other): Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

Earthquake: Property coverages for losses resulting from a sudden trembling or shaking of the

earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

All Accident and Health: Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

Direct Workers' Compensation: Insurance which covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employers liability coverage against the common law liability for injuries to employees.

Other Liability (Bodily Injury & Property Damage, Warranty Programs/Service Contracts, Excess Workers' Compensation, Umbrella, Lawyers Malpractice, Real Estate Malpractice: Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, non-medical professional liability, etc.

Product Liability (Bodily Injury & Property Damage): Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

Private Passenger and Commercial Automobile Liability: Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

Private Passenger and Commercial Automobile Physical Damage: Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

Aircraft: Coverage for aircraft (hull) and their contents; aircraft owner's and aircraft manufacturers liability to passengers, airports and other third parties.

Fidelity: A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).

Surety: A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal).

Glass: Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

Burglary and Theft: Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

Boiler and Machinery: Coverage for the failure of boilers, machinery and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

Credit Property, Credit Casualty, Credit Unemployment, Vendor/Lenders Single Interest: Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

Mortgage Guaranty: Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

Title: This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

Other Specific: Other coverages not generally described herein.

National Flood Insurance Program: Flood insurance reinsured through the Federal Government.

Federal Crop Insurance Corporation: Crop insurance reinsured through the Federal Government.

**TOTAL
PROPERTY & CASUALTY
INSURANCE BY
LINE OF BUSINESS**

MISSOURI DEPARTMENT OF INSURANCE
1999 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTALS BY LINE OF BUSINESS

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1A	DWELLING FIRE & ALLIED LINES	0.78%	\$44,577,659	\$45,424,025	\$23,036,935	\$18,742,593	41.26%
1B	COMMERCIAL FIRE & ALLIED LINES	1.28%	\$73,335,240	\$71,562,691	\$33,788,717	\$26,603,707	37.18%
1C	FARM FIRE & ALLIED LINES	0.06%	\$3,541,279	\$3,323,797	\$1,893,862	\$1,888,418	56.82%
3	FARMOWNERS MULTI-PERIL	1.18%	\$67,519,112	\$66,438,600	\$45,805,319	\$42,442,952	63.88%
4A	HOMEOWNERS MULTI-PERIL	10.11%	\$577,192,077	\$562,895,860	\$349,417,286	\$337,953,263	60.04%
4B	DWELLING OWNERS MULTI-PERIL (ACV)	0.55%	\$31,188,779	\$30,344,557	\$17,852,039	\$16,008,307	52.76%
5	COMMERCIAL MULTI-PERIL	6.81%	\$388,749,781	\$386,957,645	\$251,260,487	\$275,215,491	71.12%
6	MOBILE HOMES	0.29%	\$16,516,914	\$16,120,294	\$7,197,544	\$7,084,948	43.95%
7	GROWING CROPS	0.12%	\$6,831,671	\$6,831,671	-\$570,684	\$2,094,089	30.65%
8	OCEAN MARINE	0.57%	\$32,668,295	\$33,531,531	\$27,426,984	\$34,814,162	103.83%
9	INLAND MARINE (INCL AUTO CARGO)	2.61%	\$148,920,484	\$132,937,634	\$105,945,056	\$99,785,009	75.06%
10	FINANCIAL GUARANTY	0.31%	\$17,912,587	\$8,690,792	-\$379,872	\$794,689	9.14%
11A	MED MAL - PHYSICIANS & SURGEONS	1.14%	\$64,853,222	\$63,998,070	\$44,463,522	\$40,408,719	63.14%
11B	MED MAL - DENTISTS	0.05%	\$2,920,816	\$3,164,122	\$683,189	-\$638,500	-20.18%
11C	MED MAL - NURSES	0.01%	\$701,196	\$795,615	\$277,500	\$275,506	34.63%
11D	MED MAL - HOSPITALS	0.30%	\$16,948,592	\$17,606,187	\$12,870,063	\$12,774,561	72.56%
11E	MED MAL - OTHER	0.17%	\$9,485,104	\$8,112,075	\$6,145,886	\$15,532,787	191.48%
12	EARTHQUAKE	0.81%	\$46,208,856	\$44,905,625	\$696,685	-\$58,007	-0.13%
14	ALL ACCIDENT & HEALTH	4.88%	\$278,633,479	\$274,273,415	\$127,148,348	\$140,071,819	51.07%
16	DIRECT WORKERS COMPENSATION	9.79%	\$558,918,341	\$548,048,410	\$366,482,764	\$387,577,329	70.72%
17A	OTHER LIABILITY - BI & PD	5.49%	\$313,534,451	\$323,619,328	\$184,569,615	\$206,394,248	63.78%
17B	OTHER LIABILITY - WARRANTY	0.60%	\$34,049,672	\$48,721,985	\$21,654,951	\$18,278,070	37.52%
17C	EXCESS WORKERS COMPENSATION	0.18%	\$10,420,742	\$10,443,249	\$1,902,119	\$443,573	4.25%
18	PRODUCTS LIABILITY	0.48%	\$27,559,264	\$24,285,371	\$17,954,147	\$8,201,226	33.77%
19A1	PRIV PASS AUTO LIA BODILY INJURY	11.11%	\$633,874,722	\$628,682,407	\$345,722,635	\$366,746,670	58.34%
19A2	PRIV PASS AUTO LIA PROP DAMAGE	7.04%	\$401,764,230	\$393,888,660	\$331,948,988	\$331,926,099	84.27%
19A3	PRIV PASS AUTO MED PAYMENTS	1.33%	\$76,164,635	\$76,222,080	\$52,647,024	\$49,228,140	64.59%
19A4	PRIV PASS UNINSURED MOTORISTS	1.72%	\$98,401,171	\$98,096,785	\$49,757,593	\$52,269,422	53.28%
19A5	PRIV PASS UNDERINSURED MOTORISTS	0.50%	\$28,804,169	\$28,778,445	\$18,264,277	\$21,213,961	73.71%
19A6	PRIV PASS ACC DEATH & DISAB/DISM	0.04%	\$2,521,509	\$2,336,283	\$706,285	\$623,230	26.68%
19B1	COMM AUTO LIA BODILY INJURY	3.00%	\$171,223,989	\$173,894,056	\$137,946,427	\$126,443,689	72.71%
19B2	COMM AUTO LIA PROP DAMAGE	0.97%	\$55,157,776	\$54,934,266	\$53,082,218	\$47,592,776	86.64%
19B3	COMM AUTO MED PAYMENTS	0.09%	\$5,150,723	\$4,984,423	\$1,255,595	\$900,293	18.06%
19B4	COMM AUTO UNINSURED MOTORISTS	0.22%	\$12,583,698	\$11,707,326	\$5,168,322	\$3,637,169	31.07%
21A1	PRIV PASS AUTO COMPREHENSIVE	6.27%	\$357,919,833	\$353,138,409	\$237,584,072	\$239,784,932	67.90%
21A2	PRIV PASS AUTO COLLISION	11.55%	\$659,157,259	\$643,519,443	\$409,537,080	\$399,431,024	62.07%
21B1	COMM AUTO COMPREHENSIVE	0.89%	\$50,910,133	\$49,128,126	\$29,014,889	\$31,013,616	63.13%
21B2	COMM AUTO COLLISION	1.25%	\$71,556,751	\$70,463,221	\$54,438,098	\$55,153,617	78.27%
22	AIRCRAFT	0.32%	\$18,305,734	\$17,721,635	\$17,855,086	\$7,696,761	43.43%
23	FIDELITY	0.25%	\$14,123,609	\$14,941,764	\$6,224,815	\$8,442,087	56.50%
24	SURETY	0.78%	\$44,715,951	\$45,065,164	\$13,763,343	\$13,579,751	30.13%
25	GLASS	0.00%	\$22,420	\$23,363	\$11,557	\$9,450	40.45%
26	BURGLARY & THEFT	0.05%	\$2,931,884	\$3,207,174	\$443,149	\$966,570	30.14%
27	BOILER & MACHINERY	0.22%	\$12,444,627	\$12,488,255	\$12,692,529	\$21,046,277	168.53%
28A	CREDIT PROPERTY (EXCLUDING V.S.I.)	0.07%	\$4,022,127	\$3,770,438	\$995,437	\$922,850	24.48%
28B	CREDIT CASUALTY	0.05%	\$2,728,060	\$2,427,579	\$1,620,385	\$1,692,055	69.70%
28C	CREDIT UNEMPLOYMENT	0.22%	\$12,273,404	\$10,340,093	\$813,808	\$785,889	7.60%
28D	VENDERS/LENDERS SINGLE INTEREST, COLLATERAL PROT.	0.05%	\$2,607,075	\$3,978,045	\$3,174,274	\$3,339,244	83.94%
29	MORTGAGE GUARANTY	0.87%	\$49,829,928	\$50,701,893	\$5,584,544	\$10,501,146	20.71%
30	TITLE	0.78%	\$44,408,661	\$40,899,376	\$3,697,573	\$4,015,647	9.82%
31	LAWYERS MALPRACTICE	0.21%	\$12,175,030	\$11,697,769	\$4,989,301	\$13,354,679	114.16%
32	REAL ESTATE MALPRACTICE	0.01%	\$412,988	\$117,643	\$354,046	-\$297,986	-253.30%
33	UMBRELLA	0.43%	\$24,423,678	\$17,618,014	\$27,894,752	\$29,340,139	166.53%
34	OTHER SPECIFIC	0.13%	\$7,468,656	\$8,020,608	\$510,319	\$4,418,353	55.09%
35	NATIONAL FLOOD INS. PROGRAM	0.13%	\$7,468,216	\$7,126,133	\$6,034,590	\$3,144,371	44.12%
36	FEDERAL CROP INSURANCE CORPORATION	0.86%	\$48,808,826	\$48,866,763	\$41,143,914	\$49,717,359	101.74%
37	TOTAL ALL BUSINESS	100.00%	\$5,707,546,081	\$5,621,818,211	\$3,522,399,380	\$3,591,328,258	63.88%

**TOTAL
PROPERTY & CASUALTY
INSURANCE
BY COMPANY
BY LINE OF BUSINESS**

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	20.14%	\$8,976,427	\$8,953,753	\$3,806,681	\$3,775,552	42.17%
2	AMERICAN SECURITY INSURANCE COMPANY	8.85%	\$3,945,813	\$3,306,391	\$687,286	\$794,501	24.03%
3	OLD RELIABLE CASUALTY COMPANY	8.10%	\$3,609,430	\$3,602,900	\$1,784,346	\$1,764,151	48.96%
4	AMERICAN FAMILY MUTUAL INS CO	6.87%	\$3,063,922	\$3,027,620	\$1,637,175	\$1,720,124	56.81%
5	SAFECO INSURANCE CO OF AMERICA	6.57%	\$2,930,734	\$2,331,860	\$1,284,332	\$1,721,254	73.81%
6	MISSOURI PROPERTY INS PLACEMENT FACILIT	6.20%	\$2,763,078	\$2,966,816	\$1,705,634	\$2,055,688	69.29%
7	WESTCHESTER FIRE INSURANCE COMPANY	5.60%	\$2,496,195	\$2,643,271	\$507,729	\$716,569	27.11%
8	COLUMBIA MUTUAL INSURANCE CO	4.67%	\$2,082,181	\$2,008,125	\$1,110,354	\$979,965	48.80%
9	CAMERON MUTUAL INSURANCE COMPANY	2.95%	\$1,313,653	\$1,315,746	\$555,391	\$507,677	38.58%
10	NATIONAL CASUALTY COMPANY	2.86%	\$1,274,038	\$1,370,476	\$950,581	\$879,112	64.15%
11	HARTFORD STEAM BOILER INSPECTION & INS	2.05%	\$913,940	\$865,522	\$1,109,345	-\$3,354,364	-387.55%
12	ALLSTATE INSURANCE COMPANY	1.92%	\$854,693	\$927,188	\$493,765	\$482,700	52.06%
13	AFFILIATED FM INSURANCE COMPANY	1.85%	\$823,689	\$680,583	\$46,299	\$24,883	3.66%
14	FARMERS ALLIANCE MUTUAL INS CO	1.51%	\$671,708	\$685,403	\$369,920	\$213,916	31.21%
15	AUTO OWNERS INSURANCE CO MUTUAL	1.39%	\$621,850	\$595,866	\$262,490	\$207,985	34.90%
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.30%	\$578,044	\$575,727	\$256,432	\$235,083	40.83%
17	SHELTER GENERAL INS CO	1.20%	\$534,518	\$451,039	\$189,819	\$178,469	39.57%
18	AMERICAN NATIONAL PROPERTY & CASUALTY C	1.13%	\$501,844	\$473,109	\$276,634	\$391,729	82.80%
19	FEDERATED RURAL ELECTRIC INS CORP	1.05%	\$470,247	\$478,096	\$329,730	\$134,831	28.20%
20	UNIVERSAL FIRE & CASUALTY INS CO	0.76%	\$340,506	\$324,590	\$83,133	\$47,588	14.66%
21	OHIO CASUALTY INSURANCE COMPANY	0.74%	\$331,096	\$326,287	\$421,555	\$465,286	142.60%
22	ALLIED PROPERTY & CASUALTY INS CO	0.70%	\$313,985	\$306,613	\$93,982	\$97,443	31.78%
23	WEST AMERICAN INSURANCE COMPANY	0.70%	\$313,562	\$293,662	\$69,562	-\$54,964	-18.72%
24	AMERICAN MODERN HOME INSURANCE CO	0.68%	\$301,277	\$233,043	\$163,637	\$110,889	47.58%
25	LYNDON PROPERTY INSURANCE COMPANY	0.65%	\$288,198	\$281,706	\$95,152	\$81,975	29.10%
26	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.64%	\$285,511	\$275,080	\$29,225	-\$23,954	-8.71%
27	NATIONWIDE MUTUAL INSURANCE COMPANY	0.57%	\$253,893	\$234,404	\$148,799	\$33,514	14.30%
28	LIBERTY MUTUAL FIRE INSURANCE CO	0.50%	\$220,791	\$220,490	\$117,065	\$123,418	55.97%
29	FARMERS AND MERCHANTS INSURANCE CO	0.47%	\$207,841	\$248,958	\$133,256	\$73,376	29.47%
30	CINCINNATI INS CO THE	0.45%	\$202,729	\$185,145	\$49,683	\$53,382	28.83%
31	AMERICAN GENERAL PROPERTY INS CO	0.42%	\$188,121	\$193,406	\$198,875	\$205,442	106.22%
32	STATE AUTO PROPERTY & CASUALTY INS CO	0.42%	\$187,907	\$180,857	\$2,939	\$5,439	3.01%
33	SECURA INSURANCE A MUTUAL COMPANY	0.40%	\$177,798	\$198,311	\$40,642	\$13,585	6.85%
34	CONTINENTAL INSURANCE COMPANY THE	0.38%	\$171,034	\$170,214	\$90,601	\$248,010	145.70%
35	GENERAL CASUALTY CO OF WISCONSIN	0.38%	\$170,688	\$157,269	\$34,607	\$28,489	18.11%
36	GREAT PACIFIC INSURANCE COMPANY	0.38%	\$169,948	\$130,839	\$95,040	\$121,098	92.55%
37	MENDOTA INSURANCE COMPANY	0.38%	\$167,478	\$336,427	\$176,788	\$199,107	59.18%
38	ASSOCIATES INSURANCE COMPANY	0.37%	\$166,236	\$155,956	\$22,065	\$22,685	14.55%
39	LITITZ MUTUAL INSURANCE COMPANY	0.34%	\$152,966	\$156,669	\$39,008	\$34,996	22.34%
40	NORTHLAND INSURANCE COMPANY	0.34%	\$151,067	\$149,828	\$174,424	\$174,564	116.51%
41	FIREMANS FUND INSURANCE COMPANY	0.34%	\$150,622	\$145,076	\$93,720	\$90,367	62.29%
42	AMERICAN FAMILY HOME INSURANCE CO	0.34%	\$149,572	\$148,009	\$29,375	\$27,016	18.25%
43	MILLERS MUTUAL INSURANCE ASSOCIATION	0.31%	\$139,117	\$143,029	\$117,067	\$123,669	86.46%
44	FIDELITY AND DEPOSIT CO MARYLAND	0.30%	\$135,718	\$230,575	\$79,105	\$152,145	65.99%
45	HARTFORD UNDERWRITERS INSURANCE CO	0.30%	\$134,353	\$126,476	\$17,468	\$18,905	14.95%
46	RLI INSURANCE COMPANY	0.30%	\$133,702	\$132,996	\$10,562	\$5,577	4.19%
47	HARTFORD FIRE INSURANCE COMPANY	0.28%	\$123,225	\$130,222	\$119,308	\$210,462	161.62%
48	COMMERCIAL UNION INSURANCE COMPANY	0.26%	\$115,379	\$122,658	\$27,595	-\$7,431	-6.06%
49	GUIDEONE MUTUAL INSURANCE COMPANY	0.26%	\$115,215	\$100,814	\$7,428	\$7,777	7.71%
50	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.25%	\$111,499	\$117,205	\$253,318	\$272,222	232.26%
51	UNITED FIRE AND CASUALTY COMPANY	0.25%	\$111,297	\$109,035	\$27,707	\$28,707	26.33%
52	TIG INSURANCE COMPANY	0.24%	\$106,448	\$85,854	\$75,000	\$126,820	147.72%
53	HAWKEYE SECURITY INSURANCE COMPANY	0.21%	\$94,056	\$90,879	\$13,625	\$13,604	14.97%
54	NATIONAL LLOYDS INSURANCE COMPANY	0.21%	\$93,187	\$63,143	\$47,081	\$32,281	51.12%
55	USAA CASUALTY INSURANCE COMPANY	0.21%	\$93,047	\$86,436	\$4,806	-\$2,437	-2.82%
56	DEPOSITORS INSURANCE COMPANY	0.21%	\$91,963	\$87,849	\$20,053	\$13,949	15.88%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
57	AUTOMOBILE INS CO OF HARTFORD CT	0.20%	\$89,530	\$80,008	\$29,944	\$33,296	41.62%
58	SOUTHERN INSURANCE COMPANY	0.20%	\$88,790	\$50,565	\$54,275	\$54,236	107.26%
59	HARCO NATIONAL INSURANCE COMPANY	0.19%	\$86,272	\$77,704	\$6,914	\$6,137	7.90%
60	COLUMBIA NATIONAL INSURANCE COMPANY	0.18%	\$81,959	\$86,915	\$72,013	\$62,146	71.50%
61	CGU INSURANCE COMPANY	0.18%	\$79,416	\$75,560	\$29,811	\$20,427	27.03%
62	AMERICAN FIRE AND INDEMNITY COMPANY	0.16%	\$71,177	\$47,118	\$29,456	\$29,456	62.52%
63	TRI STATE INSURANCE COMPANY	0.16%	\$71,043	\$78,759	\$59,163	\$14,224	18.06%
64	SCOTTSDALE INDEMNITY COMPANY	0.11%	\$49,696	\$45,953	\$26,887	\$30,509	66.39%
65	ARMED FORCES INSURANCE EXCHANGE	0.11%	\$49,678	\$52,323	\$15,679	\$16,579	31.69%
66	BITUMINOUS CASUALTY CORPORATION	0.11%	\$46,962	\$44,414	\$2,331	\$18,273	41.14%
67	FEDERATED MUTUAL INSURANCE COMPANY	0.10%	\$45,609	\$43,568	\$26,854	\$26,854	61.64%
68	AMERICAN STATES INSURANCE COMPANY	0.10%	\$43,641	\$387,863	\$194,576	\$173,340	44.69%
69	MARKEL AMERICAN INSURANCE COMPANY	0.09%	\$40,472	\$64,595	\$47,362	\$51,634	79.93%
70	METROPOLITAN PROPERTY & CASUALTY INS CO	0.09%	\$39,800	\$43,665	\$7,538	\$52,108	119.34%
71	OMAHA PROPERTY AND CASUALTY INS CO	0.08%	\$35,623	\$32,740	\$2,172	\$3,372	10.30%
72	AMERICAN ECONOMY INSURANCE COMPANY	0.07%	\$33,197	\$317,122	\$547,593	\$519,320	163.76%
73	EMPLOYERS MUTUAL CASUALTY COMPANY	0.07%	\$32,557	\$32,666	\$8,379	\$3,355	10.27%
74	SENTRY INSURANCE A MUTUAL COMPANY	0.06%	\$28,061	\$27,623	\$1,087	\$3,380	12.24%
75	STATE AUTOMOBILE MUTUAL INS CO	0.06%	\$27,968	\$32,137	\$106,416	\$106,685	331.97%
76	TRINITY UNIVERSAL INSURANCE COMPANY	0.06%	\$27,004	\$22,684	\$42,247	\$41,298	182.06%
77	T H E INSURANCE COMPANY	0.06%	\$26,520	\$26,500	\$0	\$0	0.00%
78	AMERICAN MOTORISTS INSURANCE CO	0.06%	\$24,548	\$27,686	\$25,239	\$25,245	91.18%
79	HARTFORD CASUALTY INS CO	0.05%	\$24,120	\$24,716	\$38,407	\$9,304	37.64%
80	AMERICAN INDEMNITY COMPANY	0.05%	\$23,072	\$25,117	\$50,895	\$59,956	238.71%
81	HORACE MANN INSURANCE COMPANY	0.05%	\$20,696	\$21,272	\$2,313	\$3,416	16.06%
82	CENTENNIAL INSURANCE COMPANY	0.04%	\$19,509	\$23,276	\$0	\$0	0.00%
83	AMERICAN HOME ASSURANCE COMPANY	0.04%	\$19,132	\$13,815	\$0	\$2,047	14.82%
84	UNITED STATES FIRE INSURANCE CO	0.04%	\$17,911	\$20,481	\$2,370	\$1,369	6.68%
85	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$17,197	\$17,987	\$11,182	\$7,028	39.07%
86	CONTINENTAL WESTERN INSURANCE CO	0.04%	\$17,087	\$18,396	\$12,851	\$11,541	62.74%
87	BROTHERHOOD MUTUAL INSURANCE CO	0.04%	\$15,668	\$15,545	\$0	\$1	0.01%
88	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$15,558	\$16,409	\$9,735	\$8,295	50.55%
89	SAVERS PROPERTY & CASUALTY INS CO	0.02%	\$9,087	\$8,323	\$0	-\$43	-0.52%
90	STATEWIDE INSURANCE COMPANY	0.02%	\$8,908	\$3,605	\$0	\$1,721	47.74%
91	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$8,807	\$7,744	\$49,108	\$50,669	654.30%
92	NAU COUNTRY INSURANCE COMPANY	0.01%	\$5,802	\$3,625	\$667	\$667	18.40%
93	NEIGHBORHOOD SPIRIT PROP & CASUALTY CO	0.01%	\$5,726	\$3,261	\$7,897	\$8,247	252.90%
94	CHURCH INSURANCE CO THE	0.01%	\$5,289	\$7,403	\$0	\$0	0.00%
95	MICHIGAN MUTUAL INSURANCE COMPANY	0.01%	\$4,894	\$2,337	\$0	\$159	6.80%
96	FIDELITY AND CASUALTY CO OF NY	0.01%	\$4,028	\$5,517	\$5,015	\$5,515	99.96%
97	REDLAND INSURANCE COMPANY	0.01%	\$3,351	\$3,200	\$0	\$105	3.28%
98	MUTUAL FIRE AND STORM INSURANCE CO	0.01%	\$3,253	\$3,242	\$4,811	\$4,811	148.40%
99	HANOVER INSURANCE COMPANY THE	0.01%	\$3,059	\$17,987	\$64,274	\$59,125	328.71%
100	LUMBERMENS MUTUAL CASUALTY CO	0.01%	\$2,871	\$2,865	\$3,256	\$4,690	163.70%
101	EMPLOYERS FIRE INSURANCE COMPANY	0.01%	\$2,550	\$2,492	\$0	-\$91	-3.65%
102	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$2,481	\$717	\$0	\$19	2.65%
103	CIVIC PROPERTY & CASUALTY CO	0.01%	\$2,444	\$1,615	\$0	\$64	3.96%
104	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$2,283	\$1,681	\$0	\$0	0.00%
105	INDIANA LUMBERMENS MUTUAL INS CO	0.00%	\$2,180	\$57,844	\$0	\$0	0.00%
106	STANDARD FIRE INSURANCE COMPANY	0.00%	\$2,094	\$1,282	\$0	\$884	68.95%
107	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$1,992	\$3,127	\$0	-\$189	-6.04%
108	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	\$1,892	\$1,890	\$180	\$166	8.78%
109	ELECTRIC INSURANCE COMPANY	0.00%	\$1,739	\$1,789	\$0	\$0	0.00%
110	TWIN CITY FIRE INS CO	0.00%	\$1,718	\$1,734	\$0	\$0	0.00%
111	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$1,675	\$1,764	\$0	\$0	0.00%
112	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$1,096	\$1,076	\$0	\$249	23.14%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
113	UNITED CASUALTY INSURANCE CO OF AMERICA	0.00%	\$1,073	\$1,044	-\$2,117	-\$2,192	-209.96%
114	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$1,043	\$1,564	\$0	\$13	0.83%
115	INSURANCE COMPANY OF THE WEST	0.00%	\$879	\$473	\$0	-\$64	-13.53%
116	AMERISURE INSURANCE COMPANY	0.00%	\$666	\$648	\$933	-\$28	-4.32%
117	GENERAL ACCIDENT INSURANCE COMPANY	0.00%	\$540	\$806	\$0	-\$21	-2.61%
118	STANDARD GUARANTY INSURANCE COMPANY	0.00%	\$354	\$466	\$0	\$0	0.00%
119	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00%	\$343	\$586	\$0	-\$4	-0.68%
120	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$334	\$145	\$0	\$0	0.00%
121	TIG INDEMNITY COMPANY	0.00%	\$243	\$243	\$12,519	\$12,519	5151.85%
122	AMCO INSURANCE COMPANY	0.00%	\$225	\$21	\$0	\$0	0.00%
123	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$221	\$220	\$0	\$0	0.00%
124	MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.00%	\$149	\$136	\$0	-\$53	-38.97%
125	GRANITE STATE INSURANCE COMPANY	0.00%	\$122	\$10	\$0	\$1	10.00%
126	AMERICAN INSURANCE COMPANY THE	0.00%	\$100	\$100	\$0	\$0	0.00%
127	MINNESOTA FIRE AND CASUALTY COMPANY	0.00%	\$43	\$620	\$0	\$0	0.00%
128	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$37	\$37	\$0	\$1	2.70%
129	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$2	\$365	\$0	-\$981	-268.77%
130	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	\$1,906	N/A
131	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$2	N/A
132	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	-\$47,993	N/A
133	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$0	-\$11,900	N/A
134	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	\$13	N/A
135	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$113,224	\$30,224	N/A
136	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$114	\$0	\$465,890	408675.44%
137	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,700	N/A
138	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$0	\$372	\$12,198	N/A
139	FIRE INSURANCE EXCHANGE	0.00%	\$0	\$0	\$9,148	\$17,344	N/A
140	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$1,600	\$1,590	N/A
141	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$8,120	\$8,120	N/A
142	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$2,984	N/A
143	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$1,416	\$0	-\$1,220	-86.16%
144	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
145	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	-\$266	\$0	-\$242	90.98%
146	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$8,376	\$18,306	N/A
147	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$258	N/A
148	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$74	N/A
149	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$28	N/A
150	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$82	N/A
151	SPECIALTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$74	\$0	-\$472	-637.84%
152	TEACHERS INSURANCE COMPANY	0.00%	\$0	\$0	\$753	\$1,130	N/A
153	TRADERS INSURANCE COMPANY	0.00%	\$0	\$219	\$0	\$0	0.00%
154	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,386	N/A
155	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$795	N/A
156	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$3	N/A
157	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$11	N/A
158	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	\$10	N/A
159	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$610	N/A
160	UNITED SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,277	\$1,277	N/A
161	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	-\$87	\$37,996	N/A
162	JEFFERSON INSURANCE CO OF NEW YORK	0.00%	-\$317	-\$317	\$0	\$0	0.00%
163	MASSACHUSETTS BAY INS CO	0.00%	-\$469	\$12,686	\$12,008	\$11,477	90.47%
164	TIG PREMIER INSURANCE COMPANY	0.00%	-\$2,046	-\$1,851	\$0	-\$3,404	183.90%
165	MILLERS INSURANCE COMPANY, THE	-0.01%	-\$2,592	\$55,412	\$273,925	(\$8,265)	-14.92%
166	GE REINSURANCE CORPORATION	-0.01%	-\$2,862	(\$444)	\$3,948	\$7,192	-1619.82%
167	VESTA FIRE INSURANCE CORP	-0.01%	-\$6,226	\$64,957	\$34,528	\$21,539	33.16%
168	FIRST AMERICAN INSURANCE COMPANY	-0.01%	-\$6,493	(\$5,891)	\$0	\$0	0.00%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
169	AMERICAN STERLING INSURANCE COMPANY	-4.25%	-\$1,893,438	(\$690,371)	\$392,312	\$33,828	-4.90%
	TOTAL	100.00%	\$44,577,659	\$45,424,025	\$23,036,935	\$18,742,593	41.26%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	13.44%	\$9,852,696	\$10,239,423	\$3,766,178	\$4,642,058	45.34%
2	ALLIANZ INSURANCE COMPANY	6.80%	\$4,988,668	\$4,903,316	\$1,914,030	\$2,090,973	42.64%
3	ZURICH AMERICAN INSURANCE COMPANY	4.76%	\$3,488,039	\$3,419,349	\$4,376,206	-\$923,745	-27.02%
4	UNITED FIRE AND CASUALTY COMPANY	4.27%	\$3,134,155	\$2,991,664	\$1,867,179	\$2,312,792	77.31%
5	FEDERATED MUTUAL INSURANCE COMPANY	3.49%	\$2,558,408	\$2,690,103	\$1,122,624	\$1,745,465	64.88%
6	CONTINENTAL CASUALTY COMPANY	3.02%	\$2,214,257	\$1,423,475	-\$6,430	-\$3,088,398	-216.96%
7	STATE AUTO PROPERTY & CASUALTY INS CO	2.90%	\$2,123,666	\$2,024,711	\$1,589,050	\$1,932,832	95.46%
8	AMERICAN GUARANTEE & LIABILITY INS CO	2.77%	\$2,032,144	\$1,895,373	\$105,032	-\$20,244	-1.07%
9	ST PAUL MERCURY INSURANCE COMPANY	2.75%	\$2,016,268	\$1,953,358	\$659,436	\$368,493	18.86%
10	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	2.61%	\$1,917,446	\$1,842,607	\$374,102	\$547,019	29.69%
11	AMERICAN STATES INSURANCE COMPANY	2.40%	\$1,759,638	\$1,752,201	\$519,621	\$586,389	33.47%
12	ROYAL INDEMNITY COMPANY	2.11%	\$1,544,188	\$1,664,977	\$226,586	-\$363,963	-21.86%
13	ACE AMERICAN INSURANCE COMPANY	1.84%	\$1,349,784	\$1,365,196	\$969,152	\$1,150,841	84.30%
14	GULF INSURANCE COMPANY	1.83%	\$1,342,964	\$932,086	\$17,230	\$859,230	92.18%
15	TRAVELERS INDEMNITY COMPANY	1.81%	\$1,328,278	\$960,330	\$363,626	\$188,719	19.65%
16	EMPLOYERS MUTUAL CASUALTY COMPANY	1.74%	\$1,279,298	\$1,204,954	\$355,260	\$82,717	6.86%
17	NATIONWIDE MUTUAL INSURANCE COMPANY	1.72%	\$1,257,816	\$1,250,458	\$73,703	\$74,233	5.94%
18	ST PAUL FIRE & MARINE INSURANCE CO	1.66%	\$1,214,893	\$989,258	\$250,336	\$114,174	11.54%
19	BALBOA INSURANCE COMPANY	1.63%	\$1,197,883	\$1,284,785	\$801,619	\$751,822	58.52%
20	ST PAUL GUARDIAN INSURANCE COMPANY	1.57%	\$1,149,368	\$667,807	\$105,506	\$121,111	18.14%
21	UNIVERSAL UNDERWRITERS INS CO	1.47%	\$1,078,128	\$1,078,128	\$1,004,051	\$1,036,484	96.14%
22	WINTERHUR INTERNATIONAL AMERICA INSURANCE CO	1.44%	\$1,059,044	\$1,149,586	\$0	\$807,305	70.23%
23	MILLERS MUTUAL INSURANCE ASSOCIATION	1.38%	\$1,014,177	\$1,026,605	\$440,384	\$403,899	39.34%
24	ST PAUL PROPERTY & CASUALTY INS CO	1.16%	\$848,411	\$1,026,004	\$402,072	\$328,842	32.05%
25	TRAVELERS INDEMNITY CO OF ILLINOIS	1.12%	\$824,176	\$1,347,781	\$1,696,170	\$1,092,810	81.08%
26	GENERAL INSURANCE CO OF AMERICA	1.12%	\$822,830	\$752,312	\$578,718	\$967,830	128.65%
27	FIREMANS FUND INSURANCE COMPANY	1.11%	\$812,342	\$809,230	\$380,015	\$505,635	62.48%
28	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.08%	\$790,589	\$790,592	\$207,976	\$207,976	26.31%
29	UNITED STATES FIDELITY & GUARANTY CO	1.03%	\$757,212	\$1,198,292	\$563,538	\$429,837	35.87%
30	NATIONAL AMERICAN INSURANCE COMPANY	1.01%	\$743,843	\$529,176	\$187,530	\$191,637	36.21%
31	SHELTER MUTUAL INSURANCE CO	0.92%	\$671,663	\$629,892	\$425,491	\$422,012	67.00%
32	FIDELITY AND GUARANTY INSURANCE COMPANY	0.90%	\$657,826	\$613,640	\$305,570	\$339,770	55.37%
33	TRUCK INSURANCE EXCHANGE	0.89%	\$655,786	\$487,641	\$207,754	\$646,249	132.53%
34	ECONOMY FIRE & CASUALTY COMPANY	0.78%	\$573,574	\$605,564	\$749,241	\$726,807	120.02%
35	HAWKEYE SECURITY INSURANCE COMPANY	0.73%	\$538,787	\$555,796	\$343,004	\$344,385	61.96%
36	STATE AUTOMOBILE MUTUAL INS CO	0.73%	\$537,514	\$617,353	\$833,168	\$732,371	118.63%
37	AMERICAN MODERN HOME INSURANCE CO	0.73%	\$535,362	\$540,270	\$150,354	\$132,639	24.55%
38	RELIANCE INSURANCE COMPANY	0.70%	\$513,735	\$692,079	\$770,395	\$79,748	11.52%
39	GERLING AMERICA INSURANCE COMPANY	0.69%	\$503,848	\$437,789	\$140,080	\$657,581	150.21%
40	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.68%	\$498,750	\$519,070	\$282,398	\$316,906	61.05%
41	MID CENTURY INSURANCE COMPANY	0.64%	\$465,830	\$307,187	\$55,867	\$50,983	16.60%
42	UNITED SECURITY INSURANCE COMPANY	0.63%	\$460,930	\$460,634	\$94,736	\$119,785	26.00%
43	TRI STATE INSURANCE CO OF MINNESOTA	0.59%	\$432,110	\$444,234	\$170,247	\$85,666	19.28%
44	AGRICULTURAL INSURANCE COMPANY	0.58%	\$423,194	\$265,514	\$267,000	\$336,543	126.75%
45	SENTRY INSURANCE A MUTUAL COMPANY	0.57%	\$417,996	\$417,294	\$18,117	\$35,144	8.42%
46	SHELTER GENERAL INS CO	0.55%	\$400,103	\$377,808	\$407,560	\$383,189	101.42%
47	FARMERS INSURANCE EXCHANGE	0.51%	\$375,241	\$300,015	\$160,361	\$192,082	64.02%
48	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.49%	\$356,488	\$423,226	-\$72	-\$10,043	-2.37%
49	CINCINNATI INS CO THE	0.46%	\$338,889	\$309,496	\$56,923	\$89,234	28.83%
50	COLUMBIA MUTUAL INSURANCE CO	0.42%	\$311,128	\$300,670	\$474,261	\$379,530	126.23%
51	AMERICAN ALLIANCE INSURANCE COMPANY	0.41%	\$302,601	\$302,463	\$0	\$2,933	0.97%
52	JOHN DEERE INSURANCE COMPANY	0.41%	\$301,226	\$275,368	\$47,389	\$47,057	17.09%
53	AMERICAN ECONOMY INSURANCE COMPANY	0.41%	\$300,514	\$309,287	\$87,460	\$740,573	239.45%
54	CHRYSLER INSURANCE COMPANY	0.35%	\$259,813	\$213,570	\$91,859	\$93,025	43.56%
55	LUMBERMENS UNDERWRITING ALLIANCE	0.35%	\$257,086	\$217,916	\$82,364	\$66,726	30.62%
56	GRAIN DEALERS MUTUAL INSURANCE CO	0.35%	\$256,555	\$238,642	\$32,835	\$262,553	110.02%
57	AMERICAN FAMILY MUTUAL INS CO	0.34%	\$248,551	\$247,941	\$61,660	\$47,362	19.10%
58	FARMERS ALLIANCE MUTUAL INS CO	0.32%	\$237,656	\$250,806	\$106,842	\$72,327	28.84%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
59	AMCO INSURANCE COMPANY	0.31%	\$223,940	\$200,473	\$42,319	\$45,102	22.50%
60	WEST AMERICAN INSURANCE COMPANY	0.29%	\$212,466	\$209,936	\$123,288	\$127,325	60.65%
61	AMERICAN AND FOREIGN INSURANCE CO	0.28%	\$204,855	\$137,918	\$2,475	\$2,805	2.03%
62	OHIO CASUALTY INSURANCE COMPANY	0.26%	\$188,361	\$209,087	\$156,229	\$165,233	79.03%
63	AMERICAN NATIONAL FIRE INSURANCE CO	0.23%	\$171,443	\$150,249	\$0	-\$9,497	-6.32%
64	ECONOMY PREFERRED INSURANCE COMPANY	0.22%	\$162,186	\$161,743	\$91,100	\$14,640	9.05%
65	GLOBE INDEMNITY COMPANY	0.22%	\$159,376	\$153,593	\$0	\$170	0.11%
66	CAMERON MUTUAL INSURANCE COMPANY	0.21%	\$156,885	\$160,939	\$10,219	-\$8,481	-5.27%
67	AUTO OWNERS INSURANCE CO MUTUAL	0.21%	\$154,278	\$154,280	\$47,996	\$57,666	37.38%
68	ROYAL INSURANCE COMPANY OF AMERICA	0.19%	\$142,283	\$171,349	\$84,262	-\$44,149	-25.77%
69	CGU INSURANCE COMPANY	0.18%	\$134,619	\$155,671	\$54,973	\$125,509	80.62%
70	AMERICAN CASUALTY CO OF READING PA	0.16%	\$120,417	\$109,421	\$1,270	-\$2,086	-1.91%
71	NONPROFITS INS ASSN AN INTERINS EXCH	0.15%	\$109,168	\$79,707	\$51,509	\$55,642	69.81%
72	NORTHBROOK PROPERTY & CASUALTY INS CO	0.14%	\$105,031	\$85,270	\$905	\$31,447	36.88%
73	SECURITY NATIONAL INSURANCE COMPANY	0.14%	\$104,672	\$99,384	\$365,618	\$360,127	362.36%
74	RELiance NATIONAL INDEMNITY COMPANY	0.13%	\$96,919	\$119,328	\$64,229	-\$18,659	-15.64%
75	FIDELITY & GUARANTY INS UNDERWRITERS	0.13%	\$95,881	\$108,755	\$49,300	\$52,863	48.61%
76	CONTINENTAL WESTERN INSURANCE CO	0.13%	\$95,274	\$96,880	\$78,885	\$43,095	44.48%
77	EMPIRE FIRE AND MARINE INSURANCE CO	0.13%	\$92,456	\$72,466	\$2,000	-\$264	-0.36%
78	FEDERAL INSURANCE COMPANY	0.12%	\$90,915	\$84,266	\$15,438	\$17,691	20.99%
79	TRANSPORTATION INSURANCE COMPANY	0.12%	\$85,631	\$82,909	\$1,830	\$444	0.54%
80	HARTFORD CASUALTY INS CO	0.12%	\$84,980	\$87,196	\$14,843	\$3,594	4.12%
81	NATIONAL FARMERS UNION STANDARD INS CO	0.11%	\$77,318	\$81,306	\$59,802	\$59,102	72.69%
82	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.10%	\$75,403	\$64,217	\$15,000	\$15,000	23.36%
83	OWNERS INSURANCE COMPANY	0.10%	\$71,254	\$67,388	\$7,541	\$29,674	44.03%
84	ATLANTIC MUTUAL INSURANCE COMPANY	0.10%	\$70,279	\$37,925	\$10,570	\$10,766	28.39%
85	UNITED STATES LIABILITY INSURANCE CO	0.10%	\$69,938	\$15,800	\$11,715	\$17,128	108.41%
86	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.09%	\$69,222	\$66,644	\$4,723	\$4,698	7.05%
87	SAFEGUARD INSURANCE COMPANY	0.09%	\$68,758	\$17,216	\$0	\$71	0.41%
88	GENESIS INSURANCE COMPANY	0.09%	\$68,638	\$40,291	\$0	\$10,000	24.82%
89	KANSAS CITY FIRE & MARINE INS CO	0.09%	\$68,471	\$72,004	\$11,564	\$7,789	10.82%
90	MUTUAL SERVICE CASUALTY INSURANCE CO	0.09%	\$67,100	\$103,871	\$6,735	\$4,158	4.00%
91	UNITED PACIFIC INSURANCE COMPANY	0.09%	\$64,533	\$99,080	\$30,647	\$15,216	15.36%
92	CONTINENTAL INSURANCE COMPANY THE	0.09%	\$63,744	-\$1,019	-\$124,428	-\$1,633,397	160294.11%
93	OLD REPUBLIC INSURANCE COMPANY	0.08%	\$58,628	\$48,695	\$8,052	\$27,900	57.30%
94	COMMERCIAL UNION INSURANCE COMPANY	0.08%	\$56,892	\$48,421	\$57,119	\$63,963	132.10%
95	PENN AMERICA INS CO	0.07%	\$49,643	\$51,850	\$837	\$3,117	6.01%
96	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.07%	\$48,965	\$54,078	-\$724	-\$10,199	-18.86%
97	HARTFORD FIRE INSURANCE COMPANY	0.06%	\$44,437	\$46,959	-\$37,985	-\$67,016	-142.71%
98	LITTITZ MUTUAL INSURANCE COMPANY	0.06%	\$43,016	\$40,984	\$29,795	\$32,511	79.33%
99	CONNECTICUT INDEMNITY COMPANY THE	0.05%	\$40,130	\$39,314	\$10,232	\$10,232	26.03%
100	LIBERTY MUTUAL FIRE INSURANCE CO	0.05%	\$38,898	\$38,674	\$88,868	-\$14,650	-37.88%
101	SECURA INSURANCE A MUTUAL COMPANY	0.05%	\$38,883	\$38,963	\$8,707	\$6,134	15.74%
102	GENERAL CASUALTY CO OF WISCONSIN	0.05%	\$36,378	\$40,466	\$5,251	-\$9,738	-24.06%
103	SOREMA NORTH AMERICA REINSURANCE CO	0.05%	\$36,290	\$26,921	\$0	\$0	0.00%
104	OAK RIVER INSURANCE COMPANY	0.05%	\$35,420	\$21,614	\$0	\$1,132	5.24%
105	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.05%	\$35,021	\$34,101	\$24,505	\$18,986	55.68%
106	TRAVELERS INDEMNITY CO OF AMERICA	0.05%	\$34,882	\$33,161	\$168,656	-\$60,888	-183.61%
107	TRUMBULL INSURANCE COMPANY	0.04%	\$32,312	\$39,430	\$12,186	\$10,713	27.17%
108	TWIN CITY FIRE INS CO	0.04%	\$30,639	\$31,758	-\$9,062	-\$8,989	-28.30%
109	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$28,974	\$72,378	\$77,783	\$74,253	102.59%
110	ALLSTATE INSURANCE COMPANY	0.04%	\$28,309	\$29,120	\$128,500	\$128,103	439.91%
111	MINNESOTA FIRE AND CASUALTY COMPANY	0.04%	\$28,160	\$32,956	\$877	-\$1,610	-4.89%
112	ST PAUL INSURANCE CO OF ILLINOIS THE	0.04%	\$25,986	\$20,246	\$6,592	\$5,689	28.10%
113	MARYLAND CASUALTY COMPANY	0.03%	\$23,104	\$47,909	\$1,034	\$194	0.40%
114	GENERAL ACCIDENT INSURANCE COMPANY	0.03%	\$22,582	\$26,511	\$2,020	\$14,174	53.46%
115	INTERSTATE INDEMNITY COMPANY	0.03%	\$19,920	\$20,908	\$27,400	\$24,967	119.41%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
116	REGENT INSURANCE COMPANY	0.03%	\$18,843	\$11,225	\$3,571	\$3,461	30.83%
117	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$17,719	\$18,096	\$2,922	-\$4,483	-24.77%
118	NN INSURANCE COMPANY	0.02%	\$17,281	\$18,692	\$0	\$0	0.00%
119	AMERICAN MOTORISTS INSURANCE CO	0.02%	\$17,275	\$11,296	\$0	\$44	0.39%
120	LIBERTY INSURANCE CORPORATION	0.02%	\$16,987	\$17,234	\$0	\$6,334	36.75%
121	PHOENIX INSURANCE COMPANY THE	0.02%	\$16,514	\$38,794	-\$5,969	\$3,727	9.61%
122	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$15,134	\$4,374	\$0	\$0	0.00%
123	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$14,648	\$16,735	\$3,015	\$6,015	35.94%
124	GREENWICH INSURANCE COMPANY	0.02%	\$13,843	\$7,201	\$0	\$98	1.36%
125	CENTENNIAL INSURANCE COMPANY	0.02%	\$12,560	\$12,166	\$15,249	\$14,843	122.00%
126	FARMERS AND MERCHANTS INSURANCE CO	0.02%	\$11,806	\$16,659	\$7,420	\$2,760	16.57%
127	VALIANT INS CO	0.02%	\$11,243	\$9,818	\$0	\$732	7.46%
128	TRANSCONTINENTAL INSURANCE COMPANY	0.01%	\$10,837	\$7,789	\$369	\$369	4.74%
129	GUIDEONE MUTUAL INSURANCE COMPANY	0.01%	\$10,493	\$10,579	\$63	\$64	0.60%
130	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$10,107	\$9,172	\$70,000	-\$317	-3.46%
131	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$9,726	\$10,252	\$3,039	\$778	7.59%
132	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$9,630	\$9,065	\$0	\$0	0.00%
133	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$8,299	\$1,038	\$0	\$18	1.73%
134	GULF UNDERWRITERS INSURANCE COMPANY	0.01%	\$7,918	\$7,224	\$0	\$8,000	110.74%
135	NORTH AMERICAN SPECIALTY INS CO	0.01%	\$7,826	\$15,353	\$922	-\$6,792	-44.24%
136	ATHENA ASSURANCE COMPANY	0.01%	\$7,208	\$15,999	\$225,366	\$198,018	1237.69%
137	VALLEY FORGE INSURANCE COMPANY	0.01%	\$7,114	\$9,315	\$0	\$0	0.00%
138	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$6,249	\$22,351	\$3,315	\$3,057	13.68%
139	YASUDA FIRE & MARINE INS CO OF AMER TH	0.01%	\$6,214	\$52,677	-\$284	-\$8,417	-15.98%
140	GRINNELL MUTUAL REINSURANCE COMPANY	0.01%	\$6,047	\$19,660	\$2,999	\$305,022	1551.49%
141	FIRST FINANCIAL INSURANCE COMPANY	0.01%	\$5,825	\$7,474	\$65	-\$322	-4.31%
142	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$5,061	\$221	\$0	\$0	0.00%
143	MASSACHUSETTS BAY INS CO	0.01%	\$4,478	\$8,478	-\$780	-\$1,211	-14.28%
144	NORTHWESTERN NATIONAL CASUALTY CO	0.01%	\$4,163	\$3,721	\$5,200	\$5,200	139.75%
145	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$3,917	\$3,886	\$0	\$0	0.00%
146	MICHIGAN MUTUAL INSURANCE COMPANY	0.01%	\$3,909	\$2,386	\$0	\$242	10.14%
147	NORTHLAND INSURANCE COMPANY	0.00%	\$2,983	\$3,448	\$0	\$607	17.60%
148	RANGER INSURANCE COMPANY	0.00%	\$2,895	\$2,421	\$0	\$66	2.73%
149	HAULERS INSURANCE COMPANY INC	0.00%	\$2,859	\$1,890	\$0	\$0	0.00%
150	NORTHFIELD INSURANCE COMPANY	0.00%	\$2,762	\$1,486	\$0	-\$333	-22.41%
151	WESTFIELD INSURANCE COMPANY	0.00%	\$2,743	\$2,931	\$0	-\$25	-0.85%
152	AMERICAN ALTERNATIVE INS CORP	0.00%	\$2,710	\$2,835	\$5,060	\$5,755	203.00%
153	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$2,607	\$2,389	\$0	\$9	0.38%
154	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$2,540	\$1,215	\$0	\$0	0.00%
155	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$2,483	\$1,530	\$0	\$0	0.00%
156	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$2,177	\$2,141	\$0	-\$40	-1.87%
157	CGU INSURANCE COMPANY OF NEW JERSEY	0.00%	\$1,859	\$1,888	\$0	\$1,156	61.23%
158	CAPITOL INDEMNITY CORPORATION	0.00%	\$1,845	\$7,183	\$0	\$0	0.00%
159	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$1,760	\$1,612	\$0	\$500	31.02%
160	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$1,711	\$60,624	\$136,735	-\$185,845	-306.55%
161	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$1,640	\$569	\$0	\$578	101.58%
162	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$1,565	\$1,348	\$0	\$586	43.47%
163	TRI STATE INSURANCE COMPANY	0.00%	\$1,485	\$3,030	\$25,014	\$19,271	636.01%
164	LEGION INSURANCE COMPANY	0.00%	\$1,431	\$87,859	\$0	-\$6,569	-7.48%
165	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$1,038	\$9,569	\$0	-\$520	-5.43%
166	HANOVER INSURANCE COMPANY THE	0.00%	\$836	\$3,968	\$6,165	\$4,862	122.53%
167	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	\$753	\$968	\$0	\$3	0.31%
168	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$669	\$685	\$0	-\$2	-0.29%
169	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$657	\$701	\$270	\$43	6.13%
170	STAR INSURANCE COMPANY	0.00%	\$496	\$197	\$0	\$6	3.05%
171	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$465	\$1,767	\$0	\$0	0.00%
172	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	\$441	\$221	\$0	\$29	13.12%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
173	MID-CONTINENT CASUALTY COMPANY	0.00%	\$372	\$294	\$0	\$0	0.00%
174	CONTINENTAL WESTERN CASUALTY COMPANY	0.00%	\$303	\$487	\$0	\$0	0.00%
175	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$248	\$242	\$0	-\$686	-283.47%
176	CUMIS INSURANCE SOCIETY INC	0.00%	\$218	\$218	\$0	\$422	193.58%
177	WAUSAU UNDERWRITERS INS CO	0.00%	\$198	\$2,647	\$0	-\$590	-22.29%
178	MARKEL INSURANCE COMPANY	0.00%	\$196	\$285	\$0	\$107	37.54%
179	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$174	\$131	\$0	\$0	0.00%
180	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$128	\$128	\$0	\$0	0.00%
181	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$92	\$94	\$0	\$2	2.13%
182	AMERICAN INSURANCE COMPANY THE	0.00%	\$83	\$83	\$0	\$131	157.83%
183	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$11	\$2,583	\$0	\$0	0.00%
184	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$423	\$0	-\$6,344	-1499.76%
185	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$84	N/A
186	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
187	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$344	N/A
188	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$1	-\$1,032	N/A
189	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	-\$100	N/A
190	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$55,400	N/A
191	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
192	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$679	N/A
193	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$827	\$0	-\$63	-7.62%
194	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	-\$33	\$8,896	N/A
195	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	-\$1,536	-\$1,000	N/A
196	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	\$0	N/A
197	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$7,068	\$22,225	-\$53,480	-756.65%
198	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$0	\$0	\$0	-\$934	N/A
199	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	\$1,584	N/A
200	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	-\$308	\$0	\$0	0.00%
201	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
202	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
203	MOTORS INSURANCE CORPORATION	0.00%	\$0	\$0	-\$52	-\$52	N/A
204	NATIONAL SURETY CORPORATION	0.00%	\$0	-\$10,525	\$17,905	-\$5,846	55.54%
205	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$86	N/A
206	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$580	N/A
207	NORTHBROOK NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$99	N/A
208	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$0	\$1,947	\$0	\$521	26.76%
209	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	-\$66	-\$229	N/A
210	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$68	N/A
211	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$0	-\$3,413	N/A
212	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$413)	N/A
213	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	(\$30,629)	\$54,879	N/A
214	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	(\$4,124)	\$11,779	N/A
215	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$12,602	\$17,637	N/A
216	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$218	\$3,536	N/A
217	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	(\$10,088)	N/A
218	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$271	\$0	(\$23,793)	-8779.70%
219	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	-\$68	\$10	\$0	(\$4,137)	-41370.00%
220	HIGHLANDS INSURANCE COMPANY	0.00%	-\$329	\$185	\$0	\$0	0.00%
221	ARGONAUT GREAT CENTRAL INSURANCE CO	0.00%	-\$399	\$1,109	\$7,791	\$7,791	702.52%
222	CHARTER OAK FIRE INSURANCE CO THE	-0.01%	-\$5,875	(\$6,017)	\$17,553	(\$56,349)	936.50%
223	SAFECO INSURANCE CO OF AMERICA	-0.01%	-\$6,001	\$3,149	\$3,575	\$3,550	112.73%
224	AMERICAN EMPLOYERS INSURANCE CO	-0.01%	-\$6,658	(\$2,662)	\$0	\$815	-30.62%
225	GREAT AMERICAN INSURANCE COMPANY	-0.01%	-\$9,265	(\$8,645)	(\$3,003)	(\$6,904)	79.86%
TOTAL		100.00%	\$73,335,240	\$71,562,691	\$33,788,717	\$26,603,707	37.18%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FARM FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	41.59%	\$1,472,722	\$1,459,631	\$938,529	\$930,854	63.77%
2	BENCHMARK INSURANCE COMPANY	25.09%	\$888,410	\$622,079	\$431,200	\$483,164	77.67%
3	COLUMBIA MUTUAL INSURANCE CO	12.38%	\$438,398	\$432,269	\$209,509	\$182,536	42.23%
4	CAMERON MUTUAL INSURANCE COMPANY	11.42%	\$404,574	\$415,855	\$235,500	\$234,000	56.27%
5	FARM BUREAU MUTUAL INSURANCE COMPANY	2.92%	\$103,540	\$103,540	\$1,901	\$1,901	1.84%
6	SHELTER GENERAL INS CO	2.82%	\$99,745	\$99,828	\$13,641	\$12,825	12.85%
7	FARMERS ALLIANCE MUTUAL INS CO	2.46%	\$87,275	\$91,157	\$11,231	\$10,769	11.81%
8	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.92%	\$32,649	\$43,631	\$40,993	\$20,993	48.11%
9	AMERICAN AGRI-BUSINESS INS CO	0.17%	\$6,149	\$6,149	\$0	\$0	0.00%
10	COLUMBIA NATIONAL INSURANCE COMPANY	0.11%	\$3,897	\$3,505	\$8,294	\$8,312	237.15%
11	NATIONAL AMERICAN INSURANCE COMPANY	0.07%	\$2,410	\$3,410	\$0	\$0	0.00%
12	LITITZ MUTUAL INSURANCE COMPANY	0.04%	\$1,510	\$1,699	\$3,064	\$3,064	180.34%
13	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	\$0	\$27,272	\$0	\$0	0.00%
14	NATIONAL SURETY CORPORATION	0.00%	\$0	\$13,772	\$0	\$0	0.00%
TOTAL		100.00%	\$3,541,279	\$3,323,797	\$1,893,862	\$1,888,418	56.82%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARM BUREAU TOWN & COUNTRY INS CO OF MO	20.81%	\$14,048,566	\$13,520,599	\$9,908,363	\$9,410,088	69.60%
2	AMERICAN FAMILY MUTUAL INS CO	19.63%	\$13,255,961	\$12,747,983	\$7,143,904	\$7,462,459	58.54%
3	SHELTER MUTUAL INSURANCE CO	16.94%	\$11,439,299	\$11,315,054	\$6,480,016	\$6,728,648	59.47%
4	STATE FARM FIRE AND CASUALTY CO	10.61%	\$7,165,095	\$7,157,862	\$3,610,798	\$3,432,859	47.96%
5	COMMERCIAL UNION INSURANCE COMPANY	7.57%	\$5,107,888	\$5,479,550	\$5,043,922	\$5,269,746	96.17%
6	CAMERON MUTUAL INSURANCE COMPANY	4.28%	\$2,888,001	\$2,911,753	\$2,357,535	\$2,326,604	79.90%
7	NATIONWIDE MUTUAL INSURANCE COMPANY	3.92%	\$2,645,327	\$2,614,591	\$1,394,202	\$1,331,453	50.92%
8	COLUMBIA MUTUAL INSURANCE CO	3.88%	\$2,622,238	\$2,574,117	\$2,060,270	\$2,154,756	83.71%
9	COLUMBIA NATIONAL INSURANCE COMPANY	2.58%	\$1,741,976	\$1,620,398	\$913,961	\$1,025,439	63.28%
10	AMERICAN STATES INSURANCE COMPANY	1.62%	\$1,096,128	\$997,464	\$532,762	\$459,198	46.04%
11	AMERICAN AGRI-BUSINESS INS CO	1.12%	\$753,495	\$453,368	\$709,081	\$674,581	148.79%
12	FARMERS ALLIANCE MUTUAL INS CO	1.07%	\$721,380	\$728,188	\$241,187	\$213,893	29.37%
13	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.05%	\$707,644	\$817,414	\$1,100,931	\$370,101	45.28%
14	NAU COUNTRY INSURANCE COMPANY	0.98%	\$661,164	\$673,954	\$920,809	\$623,204	92.47%
15	UNIVERSAL FIRE & CASUALTY INS CO	0.81%	\$547,677	\$606,314	\$400,300	\$293,626	48.43%
16	CLARENDON NATIONAL INS CO	0.56%	\$381,199	\$369,028	\$171,030	\$278,203	75.39%
17	NATIONAL SURETY CORPORATION	0.50%	\$337,321	\$281,226	\$279,581	\$248,381	88.32%
18	REDLAND INSURANCE COMPANY	0.43%	\$287,775	\$324,446	\$212,479	\$173,378	53.44%
19	ROCKFORD MUTUAL INSURANCE COMPANY	0.37%	\$250,309	\$245,275	\$79,195	\$103,195	42.07%
20	HARTFORD FIRE INSURANCE COMPANY	0.31%	\$207,353	\$199,858	\$36,400	\$129,452	64.77%
21	AMERICAN NATIONAL FIRE INSURANCE CO	0.28%	\$187,015	\$186,278	\$99,830	\$108,418	58.20%
22	AMERICAN BANKERS INS CO OF FLORIDA	0.27%	\$181,683	\$204,992	\$308,570	\$68,277	33.31%
23	HARTFORD CASUALTY INS CO	0.14%	\$93,448	\$87,745	\$21,302	\$15,750	17.95%
24	MARKEL INSURANCE COMPANY	0.11%	\$72,865	\$76,981	\$54,260	\$11,386	14.79%
25	AGRICULTURAL INSURANCE COMPANY	0.08%	\$53,389	\$52,442	\$13,283	\$13,280	25.32%
26	GENERAL STAR NATIONAL INS CO	0.04%	\$30,189	\$19,392	\$0	\$0	0.00%
27	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$14,208	\$5,326	\$0	-\$575,957	-10814.06%
28	TWIN CITY FIRE INS CO	0.02%	\$10,661	\$9,354	\$6,200	\$6,377	68.17%
29	CHARTER OAK FIRE INSURANCE CO THE	0.01%	\$9,741	\$4,685	\$0	\$8,479	180.98%
30	RANGER INSURANCE COMPANY	0.01%	\$6,045	\$9,750	\$0	\$678	6.95%
31	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$3,168	\$684	\$0	\$0	0.00%
32	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$2,613	\$2,623	\$0	\$143	5.45%
33	AMERICAN INSURANCE COMPANY THE	0.00%	\$2,004	\$5,669	\$778	\$746	13.16%
34	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$1,815	\$2,876	\$0	\$0	0.00%
35	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$343	\$341	\$0	\$2,118	621.11%
36	TRAVELERS INDEMNITY COMPANY	0.00%	\$75	\$2,717	\$11,698	\$17,229	634.12%
37	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,000	N/A
38	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$48	N/A
39	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$9	N/A
40	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$500	-\$1,368	N/A
41	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$97	N/A
42	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$638	N/A
43	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$503	\$503	N/A
44	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26,456	N/A
45	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$5,711	-\$50	-\$3,597	-62.98%
46	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	\$1,266	N/A
47	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$868	N/A
48	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$496	N/A
49	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$9	N/A
50	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$161	N/A
51	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$0	\$0	-\$823	N/A
52	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$0	\$0	\$33,750	N/A
53	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$10	N/A
54	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$154	\$0	\$1,744	1132.47%
55	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,207	N/A

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$833	N/A
57	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$376,500	\$304,009	N/A
58	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$447	N/A
59	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$2	N/A
60	VALLEY FORCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$373	N/A
61	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,549	N/A
62	STATE FARM GENERAL INSURANCE CO	-0.01%	-\$6,709	\$19,933	\$29,357	-\$7,229	-36.27%
63	CONTINENTAL INSURANCE COMPANY THE	-0.01%	-\$9,237	\$102,505	\$1,285,862	-\$237,516	-231.71%
TOTAL		100.00%	\$67,519,112	\$66,438,600	\$45,805,319	\$42,442,952	63.88%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	25.03%	\$144,487,492	\$143,388,445	\$77,142,432	\$73,224,357	51.07%
2	AMERICAN FAMILY MUTUAL INS CO	17.97%	\$103,737,486	\$97,524,873	\$59,929,239	\$59,598,616	61.11%
3	SHELTER MUTUAL INSURANCE CO	6.66%	\$38,417,676	\$37,564,137	\$22,425,585	\$22,308,110	59.39%
4	SAFECO INSURANCE CO OF AMERICA	5.62%	\$32,426,628	\$26,799,525	\$13,816,219	\$14,094,498	52.59%
5	MID CENTURY INSURANCE COMPANY	5.01%	\$28,889,914	\$29,018,184	\$21,976,246	\$20,226,650	69.70%
6	ALLSTATE INSURANCE COMPANY	4.51%	\$26,057,922	\$25,138,124	\$16,018,866	\$14,889,529	59.23%
7	FIRE INSURANCE EXCHANGE	3.74%	\$21,583,725	\$20,291,581	\$13,427,212	\$13,075,500	64.44%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.81%	\$10,465,086	\$10,009,276	\$8,601,252	\$8,135,363	81.28%
9	AUTO CLUB FAMILY INSURANCE COMPANY	1.38%	\$7,948,421	\$7,558,067	\$3,354,604	\$3,586,115	47.45%
10	HARTFORD UNDERWRITERS INSURANCE CO	1.34%	\$7,711,342	\$7,520,125	\$4,353,158	\$4,376,468	58.20%
11	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.30%	\$7,490,342	\$7,240,100	\$3,100,856	\$3,583,871	49.50%
12	CAMERON MUTUAL INSURANCE COMPANY	1.29%	\$7,433,756	\$7,433,425	\$5,817,714	\$4,865,673	65.46%
13	LIBERTY MUTUAL FIRE INSURANCE CO	1.10%	\$6,346,423	\$6,240,900	\$4,941,131	\$4,550,460	72.91%
14	STANDARD FIRE INSURANCE COMPANY	1.08%	\$6,244,335	\$5,588,781	\$3,124,696	\$4,017,252	71.88%
15	CONTINENTAL INSURANCE COMPANY THE	0.93%	\$5,378,235	\$5,512,863	\$4,021,398	\$4,213,168	76.42%
16	ECONOMY PREFERRED INSURANCE COMPANY	0.82%	\$4,744,434	\$4,893,483	\$3,236,791	\$2,635,654	53.86%
17	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.71%	\$4,104,693	\$3,802,133	\$2,603,555	\$2,276,976	59.89%
18	AUTO OWNERS INSURANCE CO MUTUAL	0.69%	\$4,003,107	\$3,813,457	\$2,099,212	\$2,215,109	58.09%
19	CINCINNATI INS CO THE	0.68%	\$3,933,461	\$3,621,565	\$3,235,352	\$3,250,420	89.75%
20	ALLIED PROPERTY & CASUALTY INS CO	0.67%	\$3,864,491	\$3,712,509	\$1,810,227	\$1,626,346	43.81%
21	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.62%	\$3,603,047	\$3,725,289	\$2,796,286	\$1,798,030	48.27%
22	COLUMBIA MUTUAL INSURANCE CO	0.59%	\$3,396,861	\$3,315,456	\$2,932,671	\$3,034,998	91.54%
23	FARMERS INSURANCE EXCHANGE	0.57%	\$3,310,497	\$3,451,023	\$2,859,166	\$3,162,426	91.64%
24	VIGILANT INSURANCE COMPANY	0.55%	\$3,197,841	\$3,303,346	\$1,830,933	\$1,841,693	55.75%
25	NATIONWIDE MUTUAL INSURANCE COMPANY	0.53%	\$3,087,810	\$2,866,554	\$1,652,877	\$1,305,247	45.53%
26	SECURA INSURANCE A MUTUAL COMPANY	0.52%	\$2,986,983	\$3,114,388	\$2,253,154	\$2,076,944	66.69%
27	FREMANS FUND INSURANCE COMPANY	0.51%	\$2,933,281	\$2,889,624	\$2,464,155	\$2,435,407	84.28%
28	PACIFIC INDEMNITY COMPANY	0.50%	\$2,876,955	\$2,921,447	\$2,988,006	\$4,067,025	139.21%
29	STATE AUTO PROPERTY & CASUALTY INS CO	0.48%	\$2,774,838	\$2,804,357	\$1,656,982	\$1,662,038	59.27%
30	AMERICAN AUTOMOBILE INSURANCE CO	0.47%	\$2,702,190	\$2,363,584	\$1,361,974	\$1,512,768	64.00%
31	AMERICAN FAMILY HOME INSURANCE CO	0.47%	\$2,695,250	\$2,507,748	\$1,676,439	\$1,757,230	70.07%
32	GREAT NORTHERN INSURANCE COMPANY	0.47%	\$2,689,147	\$2,301,356	\$2,067,390	\$1,828,910	79.47%
33	PROGRESSIVE CASUALTY INSURANCE CO	0.46%	\$2,629,034	\$2,490,435	\$1,100,217	\$1,127,451	45.27%
34	COLUMBIA NATIONAL INSURANCE COMPANY	0.43%	\$2,453,875	\$2,185,820	\$1,223,999	\$1,383,722	63.30%
35	USAA CASUALTY INSURANCE COMPANY	0.40%	\$2,290,881	\$2,088,596	\$1,557,565	\$1,688,424	80.84%
36	LITITZ MUTUAL INSURANCE COMPANY	0.38%	\$2,214,607	\$2,108,997	\$1,521,516	\$1,459,186	69.19%
37	FARMERS AND MERCHANTS INSURANCE CO	0.38%	\$2,189,041	\$2,343,952	\$1,468,861	\$1,081,086	46.12%
38	METROPOLITAN PROPERTY & CASUALTY INS CO	0.38%	\$2,174,315	\$2,276,709	\$1,439,725	\$1,743,258	76.57%
39	ST PAUL GUARDIAN INSURANCE COMPANY	0.33%	\$1,888,089	\$2,029,308	\$1,033,815	\$935,074	46.08%
40	ATLANTIC MUTUAL INSURANCE COMPANY	0.32%	\$1,867,418	\$1,792,974	\$1,384,032	\$1,635,763	91.23%
41	GENERAL CASUALTY CO OF WISCONSIN	0.32%	\$1,844,112	\$1,668,553	\$826,886	\$1,103,418	66.13%
42	DEPOSITORS INSURANCE COMPANY	0.30%	\$1,710,646	\$1,576,499	\$1,615,367	\$1,465,071	92.93%
43	GUIDEONE MUTUAL INSURANCE COMPANY	0.29%	\$1,699,364	\$1,677,986	\$814,467	\$899,061	53.58%
44	AUTOMOBILE INS CO OF HARTFORD CT	0.28%	\$1,633,328	\$1,353,858	\$913,026	\$904,419	66.80%
45	GENERAL ACCIDENT INSURANCE COMPANY	0.28%	\$1,610,451	\$1,516,358	\$826,244	\$919,462	60.64%
46	MILLERS MUTUAL INSURANCE ASSOCIATION	0.27%	\$1,581,092	\$1,615,783	\$1,148,107	\$858,132	53.11%
47	NORTHERN ASSURANCE CO OF AMERICA	0.26%	\$1,513,322	\$1,579,381	\$976,432	\$641,961	40.65%
48	COUNTRY MUTUAL INSURANCE COMPANY	0.26%	\$1,492,952	\$1,409,293	\$459,857	\$669,166	47.48%
49	AMERICAN EMPLOYERS INSURANCE CO	0.25%	\$1,425,218	\$1,462,786	\$1,147,822	\$1,021,471	69.83%
50	MILLERS CLASSIFIED INSURANCE COMPANY	0.24%	\$1,393,650	\$1,410,113	\$806,161	\$800,465	56.77%
51	EMPLOYERS FIRE INSURANCE COMPANY	0.24%	\$1,357,310	\$1,371,808	\$1,058,833	\$790,659	57.64%
52	ECONOMY FIRE & CASUALTY COMPANY	0.23%	\$1,323,390	\$1,423,117	\$809,208	\$675,801	47.49%
53	OMAHA PROPERTY AND CASUALTY INS CO	0.22%	\$1,274,422	\$1,178,282	\$548,821	\$631,311	53.58%
54	WEST AMERICAN INSURANCE COMPANY	0.21%	\$1,185,260	\$1,219,487	\$735,974	\$810,954	66.50%
55	HARTFORD CASUALTY INS CO	0.20%	\$1,175,120	\$856,639	\$398,507	\$429,025	50.08%
56	ASSOCIATED INDEMNITY CORPORATION	0.20%	\$1,168,769	\$1,201,828	\$584,718	\$662,395	55.12%
57	SENTRY INSURANCE A MUTUAL COMPANY	0.20%	\$1,148,922	\$1,139,614	\$943,373	\$530,447	46.55%
58	FEDERAL INSURANCE COMPANY	0.18%	\$1,048,973	\$1,045,473	\$596,064	\$546,559	52.28%
59	AMERICAN INSURANCE COMPANY THE	0.18%	\$1,020,312	\$930,260	\$1,314,087	\$1,459,672	156.91%
60	HAWKEYE SECURITY INSURANCE COMPANY	0.18%	\$1,010,792	\$948,595	\$594,441	\$494,470	52.13%
61	AMERICAN MOTORISTS INSURANCE CO	0.17%	\$968,745	\$1,146,307	\$1,344,158	\$1,319,998	115.15%
62	UNION INSURANCE CO OF PROVIDENCE	0.16%	\$912,906	\$839,268	\$443,706	\$474,424	56.53%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	CGU INSURANCE COMPANY	0.14%	\$823,344	\$766,205	\$638,577	\$801,933	104.66%
64	ALLSTATE INDEMNITY COMPANY	0.14%	\$805,622	\$705,581	\$530,304	\$572,986	81.21%
65	ALLIANCE INSURANCE COMPANY INC	0.13%	\$767,877	\$778,494	\$311,058	\$442,310	56.82%
66	MENDOTA INSURANCE COMPANY	0.13%	\$735,744	\$691,886	\$344,866	\$372,186	53.79%
67	METROPOLITAN GROUP PROP & CAS INS CO	0.12%	\$699,651	\$622,814	\$254,655	\$573,605	92.10%
68	UNITED FIRE AND CASUALTY COMPANY	0.11%	\$662,809	\$649,144	\$405,629	\$446,677	68.81%
69	AMERICAN STATES PREFERRED INS CO	0.11%	\$655,156	\$4,564,205	\$3,632,302	\$2,947,101	64.57%
70	TRAVELERS INDEMNITY CO OF ILLINOIS	0.11%	\$633,519	\$613,747	\$269,516	\$479,343	78.10%
71	FEDERATED MUTUAL INSURANCE COMPANY	0.10%	\$560,927	\$566,276	\$243,800	\$213,609	37.72%
72	ARMED FORCES INSURANCE EXCHANGE	0.10%	\$558,597	\$564,582	\$161,920	\$173,694	30.77%
73	TRAVELERS INDEMNITY CO OF AMERICA	0.09%	\$544,061	\$445,172	\$520,806	\$610,446	137.13%
74	SECURITY NATIONAL INSURANCE COMPANY	0.09%	\$532,508	\$518,135	\$238,724	\$261,730	50.51%
75	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.09%	\$509,275	\$502,044	\$191,076	\$139,365	27.76%
76	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$454,747	\$481,288	\$220,134	\$196,933	40.92%
77	AMERICAN FIRE & CASUALTY COMPANY	0.08%	\$445,912	\$471,258	\$189,260	\$160,284	34.01%
78	EMCASCO INSURANCE COMPANY	0.08%	\$440,250	\$407,481	\$704,434	\$340,816	83.64%
79	VALIANT INS CO	0.07%	\$431,724	\$569,973	\$410,216	\$354,495	62.20%
80	FIDELITY AND GUARANTY INSURANCE COMPANY	0.07%	\$422,211	\$464,042	\$342,267	\$234,388	50.51%
81	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.06%	\$337,578	\$178,083	\$105,467	\$138,770	77.92%
82	MINNESOTA FIRE AND CASUALTY COMPANY	0.06%	\$330,838	\$384,941	\$111,355	\$74,011	19.23%
83	TWIN CITY FIRE INS CO	0.06%	\$327,952	\$262,177	\$111,848	\$97,103	37.04%
84	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$326,410	\$305,811	\$66,441	\$57,258	18.72%
85	AMERICAN INTERNATIONAL INS CO	0.06%	\$320,665	\$316,733	\$117,566	\$174,248	55.01%
86	HORACE MANN INSURANCE COMPANY	0.05%	\$301,601	\$307,008	\$319,968	\$369,585	120.38%
87	OHIO CASUALTY INSURANCE COMPANY	0.05%	\$301,318	\$326,264	\$278,549	\$247,105	75.74%
88	AMERICAN MODERN HOME INSURANCE CO	0.05%	\$300,523	\$309,570	\$245,745	\$154,787	50.00%
89	PHARMACISTS MUTUAL INSURANCE COMPANY	0.05%	\$283,884	\$276,207	\$217,940	\$215,158	77.90%
90	TRUSTGARD INSURANCE COMPANY	0.05%	\$280,255	\$293,641	\$399,630	\$158,840	54.09%
91	UNITED STATES FIDELITY & GUARANTY CO	0.05%	\$273,658	\$316,321	\$41,563	\$49,459	15.64%
92	NATIONAL GENERAL INS CO	0.05%	\$266,940	\$275,925	\$74,265	\$117,232	42.49%
93	CONTINENTAL WESTERN INSURANCE CO	0.04%	\$258,515	\$261,985	\$126,826	\$104,537	39.90%
94	AMERICAN STATES INSURANCE COMPANY	0.04%	\$240,085	\$847,465	\$712,881	\$654,763	77.26%
95	COMMERCIAL UNION INSURANCE COMPANY	0.04%	\$210,645	\$234,755	\$61,273	\$33,440	14.24%
96	ASSURANCE COMPANY OF AMERICA	0.03%	\$185,150	\$289,201	\$400,279	\$291,424	100.77%
97	AMERICAN ECONOMY INSURANCE COMPANY	0.03%	\$171,992	\$1,365,827	\$818,278	\$491,633	36.00%
98	HARTFORD FIRE INSURANCE COMPANY	0.03%	\$171,878	\$187,737	\$49,781	\$38,305	20.40%
99	CHARTER OAK FIRE INSURANCE CO THE	0.03%	\$169,283	\$189,219	\$94,708	\$16,785	8.87%
100	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$168,511	\$166,032	\$49,516	\$57,100	34.39%
101	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$158,310	\$161,068	\$108,842	\$111,842	69.44%
102	AMEX ASSURANCE COMPANY	0.03%	\$151,277	\$142,385	\$176,374	\$308,311	216.53%
103	FOREMOST INSURANCE CO	0.02%	\$142,481	\$62,975	\$20,026	\$20,026	31.80%
104	NORTHLAND INSURANCE COMPANY	0.02%	\$135,305	\$151,280	\$105,937	\$103,353	68.32%
105	COLONIAL PENN INSURANCE COMPANY	0.02%	\$131,188	\$46,953	\$86,990	\$49,362	105.13%
106	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$126,611	\$120,351	\$59,524	\$374,305	311.01%
107	CALIFORNIA CASUALTY INSURANCE CO	0.02%	\$126,179	\$115,733	\$33,043	\$31,627	27.33%
108	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02%	\$119,921	\$115,528	\$29,367	\$57,819	-50.05%
109	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$113,774	\$65,278	\$42,849	\$38,230	58.56%
110	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$102,882	\$99,518	\$32,252	\$26,333	26.46%
111	ELECTRIC INSURANCE COMPANY	0.02%	\$101,208	\$86,495	\$42,255	\$39,455	45.62%
112	AEIGIS SECURITY INSURANCE COMPANY	0.02%	\$98,962	\$99,448	\$21,172	\$23,672	23.80%
113	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$94,787	\$141,372	\$43,465	\$45,580	32.24%
114	CENTENNIAL INSURANCE COMPANY	0.02%	\$93,304	\$103,314	\$85,600	\$137,476	133.07%
115	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$92,533	\$89,227	\$58,915	\$59,844	67.07%
116	FIDELITY AND CASUALTY CO OF NY	0.01%	\$82,858	\$112,652	\$239,676	\$165,858	147.23%
117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.01%	\$64,853	\$59,413	\$37,503	\$40,153	67.58%
118	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$61,528	\$49,803	\$7,250	\$8,549	17.17%
119	EXACT PROPERTY & CASUALTY	0.01%	\$53,653	\$25,018	\$10,059	\$12,588	50.32%
120	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$53,652	\$48,844	\$18,414	\$25,037	51.26%
121	OWNERS INSURANCE COMPANY	0.01%	\$52,886	\$25,045	\$500,450	\$553,154	2208.64%
122	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$50,380	\$34,626	\$14,798	\$14,875	42.96%
123	MARYLAND CASUALTY COMPANY	0.01%	\$39,710	\$59,823	\$183,651	\$249,962	417.84%
124	INTERSTATE INDEMNITY COMPANY	0.01%	\$38,342	\$38,485	\$8,929	\$39,756	103.30%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$36,388	\$33,477	\$26,725	\$1,646	4.92%
126	CIVIC PROPERTY & CASUALTY CO	0.01%	\$36,138	\$18,981	\$276	\$2,177	11.47%
127	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$25,995	\$19,342	\$0	\$7,500	38.78%
128	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$22,835	\$15,714	\$2,210	-\$866	-5.51%
129	TRI STATE INSURANCE COMPANY	0.00%	\$21,304	\$22,194	\$13,168	-\$8,413	-37.91%
130	SHELTER GENERAL INS CO	0.00%	\$20,537	\$21,376	\$1,838	\$3,282	15.35%
131	MERIDIAN MUTUAL INSURANCE COMPANY	0.00%	\$15,943	\$2,279	\$0	\$0	0.00%
132	AMERICAN STATES INSURANCE CO TX	0.00%	\$14,746	\$292,341	\$256,650	\$252,320	86.31%
133	MERASTAR INSURANCE COMPANY	0.00%	\$10,591	\$10,390	\$8,665	\$8,659	83.34%
134	AMCO INSURANCE COMPANY	0.00%	\$10,372	\$11,023	\$4,399	\$4,399	39.91%
135	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$9,330	\$15,292	\$1,812	-\$916	-5.99%
136	BALBOA INSURANCE COMPANY	0.00%	\$8,764	\$18,847	\$698	-\$1,874	-9.94%
137	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$8,030	\$8,004	\$2,360	\$2,360	29.49%
138	DIAMOND STATE INSURANCE COMPANY	0.00%	\$7,330	\$8,939	\$2,919	\$3,919	43.84%
139	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$7,102	\$6,364	\$0	-\$1,441	-22.64%
140	RECENT INSURANCE COMPANY	0.00%	\$6,861	\$77,880	\$94,131	\$91,929	118.04%
141	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$6,234	\$5,334	\$1,212	\$1,212	22.72%
142	CHURCH INSURANCE CO THE	0.00%	\$5,387	\$5,198	\$0	-\$5,000	-96.19%
143	AFFILIATED FM INSURANCE COMPANY	0.00%	\$5,380	\$6,366	\$412	\$3,003	47.17%
144	MASSACHUSETTS BAY INS CO	0.00%	\$5,315	\$141,153	\$78,366	\$46,693	33.08%
145	AMERICAN PROTECTION INSURANCE CO	0.00%	\$3,882	\$3,465	\$0	\$0	0.00%
146	VESTA FIRE INSURANCE CORP	0.00%	\$3,542	\$3,727	\$0	\$3,825	102.63%
147	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$3,043	\$3,624	\$547	\$548	15.12%
148	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$2,830	\$3,103	\$0	\$3	0.10%
149	AMERICAN INDEMNITY COMPANY	0.00%	\$2,432	\$4,480	\$2,175	\$2,175	48.55%
150	SPECIALTY NATIONAL INSURANCE COMPANY	0.00%	\$1,868	\$1,972	\$0	\$0	0.00%
151	HOMESITE INDEMNITY COMPANY	0.00%	\$1,526	\$96	\$0	\$60	62.50%
152	HANOVER INSURANCE COMPANY THE	0.00%	\$1,430	\$82,852	\$88,550	\$73,431	88.63%
153	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$1,180	\$1,164	\$250	\$466	40.03%
154	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$1,138	\$1,389	\$0	\$0	0.00%
155	UNITED SECURITY INSURANCE COMPANY	0.00%	\$1,053	\$1,625	\$0	-\$27	-1.66%
156	TIG INSURANCE COMPANY	0.00%	\$927	\$913	\$0	-\$37	-4.05%
157	LYNDON PROPERTY INSURANCE COMPANY	0.00%	\$767	\$576	\$0	\$17	2.95%
158	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$754	\$491	\$0	\$52	10.59%
159	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$520	\$487	\$0	\$0	0.00%
160	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$514	\$458	\$0	-\$56	-12.23%
161	JEFFERSON INSURANCE CO OF NEW YORK	0.00%	\$200	\$525	\$0	-\$33	-6.29%
162	REDLAND INSURANCE COMPANY	0.00%	\$142	\$142	\$0	\$19	13.38%
163	COUNTRY CASUALTY INS CO	0.00%	\$84	\$35	\$0	\$2	5.71%
164	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$83	\$96	\$0	\$3	3.13%
165	CHUBB INDEMNITY INSURANCE COMPANY	0.00%	\$60	\$38	\$0	\$4	10.53%
166	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$1	\$1	\$4,250	\$4,250	425000.00%
167	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$5,000	\$42,597	N/A
168	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
169	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$7,500	-\$87,384	N/A
170	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$184	N/A
171	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$20,500	\$5,495	N/A
172	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	-\$32,685	\$76,422	N/A
173	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$201,735	-\$55,265	N/A
174	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$57,500	\$21,172	N/A
175	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$4	\$0	-\$36	-900.00%
176	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,694	N/A
177	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$2,200	-\$29,963	N/A
178	CUMIS INSURANCE SOCIETY INC	0.00%	\$0	\$665	\$0	\$0	0.00%
179	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$75,000	-\$5,090	N/A
180	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$4	N/A
181	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$0	N/A
182	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	\$171	N/A
183	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$83	N/A
184	JOHN DEERE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
185	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,709	N/A

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,849	\$4,849	N/A
187	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$1,002	N/A
188	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$0	\$0	-\$17	N/A
189	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,809	-\$1,809	N/A
190	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,421	N/A
191	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$2,817	N/A
192	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	-\$76	\$0	\$13	-17.11%
193	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$762	N/A
194	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$0	\$0	-\$2	N/A
195	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$4,313	N/A
196	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$2,887	\$288	N/A
197	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	\$9	N/A
198	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$22,500	\$22,500	N/A
199	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$514	N/A
200	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$2,309	N/A
201	TRAVELERS PROPERTY CASUALTY INS CO OF ILL	0.00%	\$0	\$0	\$0	\$106	N/A
202	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3,429	N/A
203	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	-\$187	-\$3,372	N/A
204	WINTERHUR INTERNATIONAL AMERICA INSURANCE CO	0.00%	\$0	\$0	\$11,300	\$51,619	N/A
205	WORLDWIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,600	N/A
206	KANSAS CITY FIRE & MARINE INS CO	0.00%	-\$23	\$2,669	\$6,027	-\$142,124	-5324.99%
207	MGA INSURANCE COMPANY INC.	0.00%	-\$514	-\$107	\$0	\$0	0.00%
208	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$601	\$6,129	\$87,302	-\$218,189	-3559.94%
209	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	-\$1,459	\$19,151	\$34,641	-\$18,055	-94.28%
210	TRAVELERS INDEMNITY COMPANY	0.00%	-\$2,270	\$18,211	\$28,361	-\$19,824	-108.86%
211	PHOENIX INSURANCE COMPANY THE	0.00%	-\$3,615	\$81,510	\$531,725	\$245,530	301.23%
212	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$11,545	\$288,922	\$229,995	\$174,114	60.26%
213	STATE FARM GENERAL INSURANCE CO	0.00%	-\$28,638	-\$28,638	\$338,801	-\$265,865	928.36%
TOTAL		100.00%	\$577,192,077	\$562,895,860	\$349,417,286	\$337,953,263	60.04%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DWELLING OWNERS MULTI-PERIL (ACV)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	51.01%	\$15,909,656	\$15,110,193	\$10,047,961	\$9,538,393	63.13%
2	STATE FARM FIRE AND CASUALTY CO	28.85%	\$8,999,375	\$8,908,134	\$3,957,776	\$2,955,012	33.17%
3	FARM BUREAU TOWN & COUNTRY INS CO OF MO	8.71%	\$2,717,654	\$2,804,217	\$1,657,356	\$1,558,316	55.57%
4	STATE FARM GENERAL INSURANCE CO	5.63%	\$1,757,344	\$1,901,457	\$1,170,643	\$942,367	49.56%
5	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.72%	\$537,308	\$484,967	\$244,834	\$230,469	47.52%
6	USAA CASUALTY INSURANCE COMPANY	1.59%	\$494,544	\$481,744	\$210,070	\$229,607	47.66%
7	TEACHERS INSURANCE COMPANY	0.94%	\$292,764	\$259,637	\$440,972	\$422,611	162.77%
8	SECURA INSURANCE A MUTUAL COMPANY	0.70%	\$218,019	\$227,318	\$124,327	\$114,604	50.42%
9	AMERICAN BANKERS INS CO OF FLORIDA	0.51%	\$160,448	\$121,275	-\$8,671	\$5,944	4.90%
10	NATIONAL CASUALTY COMPANY	0.34%	\$105,027	\$46,135	\$2,137	\$4,464	9.68%
11	SPECIALTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,017	N/A
12	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$932	N/A
13	GE REINSURANCE CORPORATION	-0.01%	-\$3,360	-\$520	\$4,634	\$8,469	-1628.65%
TOTAL		100.00%	\$31,188,779	\$30,344,557	\$17,852,039	\$16,008,307	52.76%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	6.25%	\$24,287,458	\$23,968,554	\$16,112,380	\$15,059,075	62.83%
2	STATE FARM FIRE AND CASUALTY CO	4.37%	\$16,979,958	\$17,036,227	\$12,189,030	\$12,107,627	71.07%
3	AMERICAN STATES INSURANCE COMPANY	3.34%	\$12,979,053	\$12,827,535	\$5,444,096	\$4,842,016	37.75%
4	AMERICAN ECONOMY INSURANCE COMPANY	2.88%	\$11,188,410	\$10,492,153	\$6,866,612	\$7,136,934	68.02%
5	CINCINNATI INS CO THE	2.78%	\$10,809,540	\$10,661,367	\$6,400,227	\$6,125,396	57.45%
6	EMPIRE FIRE AND MARINE INSURANCE CO	2.68%	\$10,419,102	\$7,282,117	\$1,364,115	\$2,211,892	30.37%
7	TRANSPORTATION INSURANCE COMPANY	2.11%	\$8,214,845	\$9,462,466	\$4,672,639	\$6,450,397	68.17%
8	SAVERS PROPERTY & CASUALTY INS CO	2.04%	\$7,949,902	\$8,004,548	\$1,830,790	\$2,287,982	28.58%
9	AMERICAN EMPLOYERS INSURANCE CO	2.01%	\$7,810,306	\$7,551,370	\$3,801,627	\$1,678,671	22.23%
10	AMCO INSURANCE COMPANY	1.99%	\$7,743,637	\$7,218,721	\$3,404,675	\$4,240,532	58.74%
11	FEDERAL INSURANCE COMPANY	1.89%	\$7,343,189	\$7,253,986	\$4,876,714	\$5,277,038	72.75%
12	TRAVELERS INDEMNITY CO OF AMERICA	1.88%	\$7,314,236	\$7,054,565	\$4,348,768	\$6,346,584	89.96%
13	SHELTER MUTUAL INSURANCE CO	1.82%	\$7,057,025	\$6,855,457	\$4,769,294	\$4,475,408	65.28%
14	TRAVELERS INDEMNITY CO OF ILLINOIS	1.61%	\$6,274,723	\$6,268,459	\$3,331,651	\$4,301,385	68.62%
15	CHURCH MUTUAL INSURANCE COMPANY	1.59%	\$6,178,364	\$6,133,530	\$3,024,902	\$1,703,632	27.78%
16	HARTFORD CASUALTY INS CO	1.52%	\$5,924,088	\$5,355,182	\$3,925,508	\$4,669,174	87.19%
17	FIREMANS FUND INSURANCE COMPANY	1.48%	\$5,734,788	\$6,299,518	\$6,637,023	\$5,885,600	93.43%
18	HARTFORD FIRE INSURANCE COMPANY	1.35%	\$5,247,649	\$5,173,273	\$3,873,881	\$1,586,062	30.66%
19	COLUMBIA MUTUAL INSURANCE CO	1.28%	\$4,988,865	\$4,793,190	\$2,365,877	\$2,335,459	48.72%
20	UNITED FIRE AND CASUALTY COMPANY	1.19%	\$4,644,619	\$4,553,311	\$3,375,477	\$2,772,538	60.89%
21	AMERICAN AND FOREIGN INSURANCE CO	1.12%	\$4,341,984	\$5,234,664	\$3,060,804	\$3,207,744	61.28%
22	AMERICAN INSURANCE COMPANY THE	1.11%	\$4,319,648	\$3,982,072	\$1,315,809	\$1,428,010	35.86%
23	ST PAUL FIRE & MARINE INSURANCE CO	1.05%	\$4,087,097	\$4,058,809	\$2,111,708	\$2,009,984	49.52%
24	AMERICAN MOTORISTS INSURANCE CO	1.03%	\$4,002,745	\$4,236,936	\$1,518,757	\$1,950,428	46.03%
25	RELIANCE INSURANCE COMPANY	1.02%	\$3,968,792	\$4,212,566	\$2,181,337	\$1,746,267	41.45%
26	ARGONAUT GREAT CENTRAL INSURANCE CO	1.02%	\$3,960,585	\$3,771,558	\$1,292,698	\$1,906,159	50.54%
27	TRANSCONTINENTAL INSURANCE COMPANY	1.01%	\$3,937,283	\$4,431,394	\$3,547,158	\$2,189,829	49.42%
28	GREAT NORTHERN INSURANCE COMPANY	0.98%	\$3,808,678	\$4,157,215	\$5,692,853	\$7,997,831	192.38%
29	CONTINENTAL WESTERN INSURANCE CO	0.98%	\$3,793,941	\$3,733,483	\$3,103,165	\$3,458,620	92.64%
30	ATLANTIC MUTUAL INSURANCE COMPANY	0.94%	\$3,666,966	\$3,692,915	\$1,905,328	\$1,888,190	51.13%
31	TRAVELERS INDEMNITY COMPANY	0.93%	\$3,610,205	\$3,627,979	\$1,109,028	\$3,511,357	96.79%
32	LIBERTY MUTUAL FIRE INSURANCE CO	0.92%	\$3,565,248	\$2,645,475	\$3,154,079	\$2,506,013	94.73%
33	AMERISURE INSURANCE COMPANY	0.91%	\$3,525,719	\$3,591,656	\$1,677,572	\$2,246,201	62.54%
34	ALLSTATE INSURANCE COMPANY	0.89%	\$3,475,135	\$3,196,932	\$1,504,723	\$1,988,134	62.19%
35	MID CENTURY INSURANCE COMPANY	0.85%	\$3,306,949	\$3,290,593	\$1,857,580	\$2,191,439	66.60%
36	OWNERS INSURANCE COMPANY	0.85%	\$3,301,082	\$3,270,509	\$1,074,059	\$2,611,413	79.85%
37	CGU INSURANCE COMPANY	0.85%	\$3,287,726	\$3,755,060	\$2,018,087	\$4,725,442	125.84%
38	FARMERS INSURANCE EXCHANGE	0.83%	\$3,240,016	\$3,353,184	\$2,398,963	\$1,822,659	54.36%
39	WEST AMERICAN INSURANCE COMPANY	0.82%	\$3,201,318	\$3,011,349	\$831,482	\$1,207,590	40.10%
40	CONTINENTAL CASUALTY COMPANY	0.80%	\$3,107,534	\$2,934,307	\$1,896,012	\$2,927,347	99.76%
41	ASSURANCE COMPANY OF AMERICA	0.78%	\$3,033,410	\$3,191,648	\$2,050,757	\$4,230,561	132.55%
42	COLUMBIA NATIONAL INSURANCE COMPANY	0.74%	\$2,889,574	\$2,749,340	\$1,560,330	\$1,624,303	59.08%
43	TRUCK INSURANCE EXCHANGE	0.74%	\$2,876,407	\$3,068,024	\$2,076,790	\$5,882,569	191.74%
44	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.70%	\$2,740,520	\$2,744,267	\$1,464,522	\$2,005,624	73.08%
45	AMERICAN PROTECTION INSURANCE CO	0.70%	\$2,739,150	\$2,999,886	\$15,622,805	\$10,585,029	352.85%
46	GUIDEONE MUTUAL INSURANCE COMPANY	0.69%	\$2,676,316	\$2,695,892	\$1,206,924	\$1,371,604	50.88%
47	CAPITOL INDEMNITY CORPORATION	0.67%	\$2,603,099	\$2,664,106	\$588,933	\$1,954,088	73.35%
48	BROTHERHOOD MUTUAL INSURANCE CO	0.65%	\$2,515,502	\$2,464,367	\$2,155,287	\$2,344,199	95.12%
49	NATIONAL SURETY CORPORATION	0.64%	\$2,470,022	\$2,430,688	\$939,019	\$861,527	35.44%
50	VALLEY FORCE INSURANCE COMPANY	0.63%	\$2,441,846	\$2,478,731	\$840,834	\$688,856	27.79%
51	GENERAL CASUALTY CO OF WISCONSIN	0.62%	\$2,419,842	\$2,303,507	\$862,435	\$940,376	40.82%
52	COMMERCIAL UNION INSURANCE COMPANY	0.61%	\$2,351,983	\$2,271,452	\$927,496	\$200,023	8.81%
53	AMERICAN CASUALTY CO OF READING PA	0.60%	\$2,339,734	\$2,167,182	\$4,173,466	\$19,076,462	880.24%
54	CAMERON MUTUAL INSURANCE COMPANY	0.56%	\$2,188,871	\$2,235,543	\$1,178,881	\$1,557,137	69.65%
55	EMPLOYERS FIRE INSURANCE COMPANY	0.56%	\$2,168,524	\$2,039,749	\$796,162	\$805,922	39.51%
56	SECURA INSURANCE A MUTUAL COMPANY	0.55%	\$2,157,519	\$2,416,066	\$1,656,821	\$2,020,495	83.63%
57	PHILADELPHIA INDEMNITY INSURANCE CO	0.55%	\$2,147,480	\$1,880,809	\$381,877	\$479,268	25.48%
58	UNITED STATES FIRE INSURANCE CO	0.54%	\$2,111,325	\$2,424,822	\$1,274,785	\$2,241,121	92.42%
59	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.54%	\$2,099,880	\$1,553,087	\$322,150	\$521,313	33.57%
60	MICHIGAN MUTUAL INSURANCE COMPANY	0.52%	\$2,014,982	\$2,024,097	\$586,548	\$201,377	9.95%
61	FIRE INSURANCE EXCHANGE	0.51%	\$1,975,589	\$1,901,401	\$1,011,431	\$1,054,309	55.45%
62	CHARTER OAK FIRE INSURANCE CO THE	0.47%	\$1,845,084	\$1,887,510	\$644,872	\$1,428,587	75.69%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	NATIONWIDE AGRIBUSINESS INS CO	0.47%	\$1,843,630	\$1,945,111	\$1,239,640	\$1,454,206	74.76%
64	GRINNELL MUTUAL REINSURANCE COMPANY	0.47%	\$1,842,456	\$1,789,210	\$665,925	-\$186,514	-10.42%
65	AUTO OWNERS INSURANCE CO MUTUAL	0.45%	\$1,758,792	\$1,742,362	\$1,049,147	\$1,767,131	101.42%
66	REGENT INSURANCE COMPANY	0.44%	\$1,724,757	\$1,680,513	\$613,371	\$1,056,926	62.89%
67	NORTHERN ASSURANCE CO OF AMERICA	0.44%	\$1,717,773	\$1,968,916	\$1,765,626	-\$384,755	-19.54%
68	MARYLAND CASUALTY COMPANY	0.42%	\$1,642,421	\$837,043	\$443,686	-\$79,497	-9.50%
69	UNITED PACIFIC INSURANCE COMPANY	0.42%	\$1,614,127	\$1,856,125	\$233,820	\$569,488	30.68%
70	TWIN CITY FIRE INS CO	0.41%	\$1,599,525	\$1,829,453	\$602,677	\$728,282	39.81%
71	FEDERATED MUTUAL INSURANCE COMPANY	0.41%	\$1,587,289	\$1,498,818	\$358,443	-\$165,798	-11.06%
72	AMERICAN MANUFACTURERS MUTUAL INS CO	0.40%	\$1,549,883	\$1,756,875	\$771,397	\$1,936,934	110.25%
73	INDIANA LUMBERMENS MUTUAL INS CO	0.39%	\$1,501,206	\$1,467,125	\$3,874,319	\$3,790,503	258.36%
74	NORTHERN INSURANCE CO OF NEW YORK	0.37%	\$1,429,664	\$2,138,627	\$2,466,057	\$2,907,471	135.95%
75	GUIDEONE ELITE INSURANCE COMPANY	0.37%	\$1,429,426	\$1,349,739	\$1,307,358	\$897,209	66.47%
76	STATE AUTO PROPERTY & CASUALTY INS CO	0.35%	\$1,361,890	\$1,383,476	\$632,813	\$501,021	36.21%
77	PHARMACISTS MUTUAL INSURANCE COMPANY	0.34%	\$1,340,206	\$1,299,488	\$311,039	\$447,686	34.45%
78	SAFEGUARD INSURANCE COMPANY	0.34%	\$1,309,586	\$963,883	\$435,443	\$1,011,297	104.92%
79	OHIO CASUALTY INSURANCE COMPANY	0.33%	\$1,295,725	\$1,272,735	\$470,921	\$678,629	53.32%
80	ROYAL INDEMNITY COMPANY	0.33%	\$1,288,642	\$1,032,678	\$422,961	\$1,155,879	111.93%
81	BITUMINOUS CASUALTY CORPORATION	0.31%	\$1,223,466	\$1,141,366	\$362,941	\$508,034	44.51%
82	GENERAL ACCIDENT INSURANCE COMPANY	0.31%	\$1,210,382	\$1,304,669	\$238,771	\$593,008	45.45%
83	TRI STATE INSURANCE CO OF MINNESOTA	0.30%	\$1,147,707	\$1,110,098	\$386,451	\$555,222	50.02%
84	ST PAUL MERCURY INSURANCE COMPANY	0.29%	\$1,117,527	\$903,212	\$1,376,035	\$2,607,751	288.72%
85	BANKERS STANDARD INSURANCE COMPANY	0.27%	\$1,052,254	\$715,254	\$1,201,568	\$842,512	117.79%
86	AMERICAN ALTERNATIVE INS CORP	0.27%	\$1,043,410	\$932,144	\$238,280	\$631,265	67.72%
87	FIDELITY & GUARANTY INS UNDERWRITERS	0.25%	\$975,043	\$1,537,669	\$951,940	\$286,024	18.60%
88	FIDELITY AND GUARANTY INSURANCE COMPANY	0.25%	\$972,370	\$2,890,750	\$2,592,608	\$3,326,809	115.08%
89	NORTHBROOK PROPERTY & CASUALTY INS CO	0.25%	\$965,831	\$563,606	\$184,313	\$430,461	76.38%
90	ROYAL INSURANCE COMPANY OF AMERICA	0.24%	\$944,504	\$1,076,462	\$1,965,899	\$2,912,113	270.53%
91	NORTHWESTERN NATIONAL CASUALTY CO	0.24%	\$941,977	\$850,956	\$328,153	\$397,844	46.75%
92	CCU INSURANCE COMPANY OF NEW JERSEY	0.24%	\$927,850	\$959,011	\$210,273	\$449,532	46.87%
93	NATIONAL FIRE INS CO OF HARTFORD	0.24%	\$926,286	\$942,543	\$322,768	\$415,957	44.13%
94	FIDELITY AND DEPOSIT CO MARYLAND	0.23%	\$898,296	\$989,472	\$284,332	-\$335,567	-35.71%
95	BITUMINOUS FIRE AND MARINE INS CO	0.23%	\$895,627	\$890,149	\$237,463	\$369,605	41.52%
96	TOYOTA MOTOR INSURANCE COMPANY	0.23%	\$875,926	\$843,089	\$343,835	\$504,944	59.89%
97	HARTFORD UNDERWRITERS INSURANCE CO	0.22%	\$867,408	\$829,121	\$892,480	\$875,346	105.58%
98	UNITED STATES FIDELITY & GUARANTY CO	0.22%	\$863,120	\$1,456,730	\$1,022,845	\$2,592,525	177.97%
99	NATIONWIDE MUTUAL INSURANCE COMPANY	0.22%	\$850,297	\$894,323	\$253,882	\$180,866	20.22%
100	LIBERTY INSURANCE CORPORATION	0.22%	\$845,685	\$998,721	\$357,067	-\$908,774	-90.99%
101	ZURICH AMERICAN INSURANCE COMPANY	0.22%	\$845,161	\$550,541	\$352,557	\$147,955	26.87%
102	FARMLAND MUTUAL INSURANCE COMPANY	0.22%	\$836,355	\$914,724	\$2,265,448	\$2,102,083	229.81%
103	STATEWIDE INSURANCE COMPANY	0.21%	\$824,247	\$597,576	\$255,385	\$42,084	7.04%
104	ST PAUL GUARDIAN INSURANCE COMPANY	0.21%	\$823,399	\$509,918	\$83,479	\$120,196	23.57%
105	STATE FARM GENERAL INSURANCE CO	0.21%	\$816,538	\$836,543	\$667,436	\$301,610	36.05%
106	CONTINENTAL WESTERN CASUALTY COMPANY	0.21%	\$811,518	\$773,127	\$0	-\$76,843	-9.94%
107	PENN AMERICA INS CO	0.21%	\$809,330	\$825,652	\$438,449	\$521,525	63.17%
108	MIC PROPERTY AND CASUALTY INS CORP	0.21%	\$802,338	\$904,485	\$336,120	\$452,741	50.06%
109	WESTPORT INSURANCE CORPORATION	0.20%	\$793,014	\$560,475	\$140,359	\$322,707	57.58%
110	RANGER INSURANCE COMPANY	0.20%	\$770,211	\$938,831	\$703,601	\$536,185	57.11%
111	SAFECO INSURANCE CO OF AMERICA	0.20%	\$763,820	\$876,506	\$504,129	\$602,183	68.70%
112	EMPLOYERS MUTUAL CASUALTY COMPANY	0.19%	\$749,446	\$771,996	\$996,425	\$800,879	103.74%
113	LUMBER MUTUAL INSURANCE COMPANY	0.19%	\$725,425	\$733,066	\$392,455	\$399,578	54.51%
114	VIGILANT INSURANCE COMPANY	0.18%	\$706,392	\$828,221	\$138,126	\$248,333	29.98%
115	SECURITY INSURANCE COMPANY OF HARTFORD	0.18%	\$694,590	\$636,403	\$35,711	\$221,779	34.85%
116	GLOBE INDEMNITY COMPANY	0.18%	\$691,803	\$628,781	\$781,981	\$900,665	143.24%
117	COLORADO CASUALTY INSURANCE COMPANY	0.17%	\$669,721	\$619,560	\$274,345	\$390,220	62.98%
118	AMERICAN AUTOMOBILE INSURANCE CO	0.17%	\$649,335	\$1,240,495	\$1,438,940	\$1,077,027	86.82%
119	PHOENIX INSURANCE COMPANY THE	0.16%	\$637,932	\$716,447	\$105,440	\$300,075	41.88%
120	LEGION INSURANCE COMPANY	0.16%	\$619,200	\$426,688	\$48,942	\$261,053	61.18%
121	HARTFORD STEAM BOILER INSPECTION & INS	0.16%	\$617,427	\$680,599	\$190,000	\$190,000	27.92%
122	HAWKEYE SECURITY INSURANCE COMPANY	0.16%	\$606,259	\$649,966	\$753,728	\$723,792	111.36%
123	MERIDIAN CITIZENS MUTUAL INSURANCE CO	0.15%	\$597,907	\$660,736	\$317,154	\$376,803	57.03%
124	WAUSAU BUSINESS INSURANCE COMPANY	0.14%	\$556,490	\$540,309	\$205,707	\$341,908	63.28%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	NEW HAMPSHIRE INSURANCE COMPANY	0.14%	\$556,302	\$658,152	\$298,202	-\$42,188	-6.41%
126	TITAN INDEMNITY COMPANY	0.14%	\$549,533	\$513,346	\$288,656	\$305,048	59.42%
127	CUMIS INSURANCE SOCIETY INC	0.13%	\$504,538	\$526,011	\$155,001	-\$163,989	-31.18%
128	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.13%	\$499,007	\$567,656	\$128,051	\$236,971	41.75%
129	TIG INSURANCE COMPANY	0.13%	\$491,169	\$457,065	\$1,217,456	\$2,632,449	575.95%
130	LUMBERMENS MUTUAL CASUALTY CO	0.13%	\$488,878	\$403,350	\$941,974	\$1,259,586	312.28%
131	VALIANT INS CO	0.13%	\$488,464	\$543,547	\$290,400	\$268,609	49.42%
132	UNITED SECURITY INSURANCE COMPANY	0.12%	\$478,659	\$426,035	\$157,694	\$289,785	68.02%
133	HARTFORD ACCIDENT & INDEMNITY CO	0.12%	\$460,328	\$381,629	\$135,010	\$195,744	51.29%
134	FRONTIER INSURANCE COMPANY	0.12%	\$455,063	\$431,097	\$73,437	\$98,087	22.75%
135	CENTENNIAL INSURANCE COMPANY	0.11%	\$444,906	\$349,403	\$156,689	\$371,483	106.32%
136	TRUMBULL INSURANCE COMPANY	0.11%	\$428,645	\$420,986	\$806,215	\$1,055,659	250.76%
137	PROPERTY & CASUALTY INS CO OF HARTFORD	0.11%	\$426,047	\$276,965	\$5,912	\$20,314	7.33%
138	AMERICAN MODERN HOME INSURANCE CO	0.11%	\$422,226	\$375,612	\$649,819	\$975,350	259.67%
139	GROCERS INSURANCE COMPANY	0.11%	\$420,218	\$406,927	\$257,637	\$371,783	91.36%
140	SENTRY INSURANCE A MUTUAL COMPANY	0.11%	\$418,543	\$424,654	\$157,822	-\$23,125	-5.45%
141	OAK RIVER INSURANCE COMPANY	0.11%	\$412,619	\$309,926	\$77,145	\$160,007	51.63%
142	AMERICAN NATIONAL FIRE INSURANCE CO	0.10%	\$404,095	\$358,913	\$205,300	\$133,105	37.09%
143	STAR INSURANCE COMPANY	0.10%	\$403,845	\$333,790	\$52,318	\$21,964	6.58%
144	FLORISTS MUTUAL INSURANCE COMPANY	0.10%	\$399,278	\$362,529	\$460,046	\$496,330	136.91%
145	LITITZ MUTUAL INSURANCE COMPANY	0.10%	\$379,567	\$368,316	\$143,282	\$142,599	38.72%
146	GULF INSURANCE COMPANY	0.10%	\$371,266	\$244,708	\$30,962	-\$94,210	-38.50%
147	RELIANCE NATIONAL INSURANCE COMPANY	0.09%	\$366,774	\$359,011	\$37,438	\$60,282	16.79%
148	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.09%	\$343,500	\$186,557	\$205,157	\$42,224	22.63%
149	NORTH RIVER INSURANCE COMPANY THE	0.08%	\$305,971	\$331,374	\$113,113	\$89,230	26.93%
150	T H E INSURANCE COMPANY	0.08%	\$300,104	\$276,762	\$146,879	\$230,406	83.25%
151	BALBOA INSURANCE COMPANY	0.08%	\$298,099	\$323,053	\$241,300	\$293,147	90.74%
152	MARKEL INSURANCE COMPANY	0.08%	\$294,787	\$309,924	\$175,742	\$196,110	63.28%
153	ST PAUL PROPERTY & CASUALTY INS CO	0.07%	\$287,060	\$313,478	\$104,148	\$102,772	32.78%
154	CHURCH INSURANCE CO THE	0.07%	\$277,037	\$248,746	\$260,415	\$164,008	65.93%
155	ACE AMERICAN INSURANCE COMPANY	0.07%	\$269,762	\$475,998	\$289,818	-\$181,738	-38.18%
156	MASSACHUSETTS BAY INS CO	0.07%	\$269,305	\$333,797	\$476,402	-\$238,268	-71.38%
157	WAUSAU UNDERWRITERS INS CO	0.07%	\$265,428	\$251,887	\$52,470	\$11,666	4.63%
158	VESTA FIRE INSURANCE CORP	0.06%	\$251,557	\$530,442	\$885,361	\$776,787	146.44%
159	AMERICAN ALLIANCE INSURANCE COMPANY	0.06%	\$251,138	\$130,765	\$67,855	\$83,109	63.56%
160	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.06%	\$239,792	\$138,499	\$42,811	\$20,374	14.71%
161	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.06%	\$236,540	\$490,404	\$0	-\$37,940	-7.74%
162	FARMERS ALLIANCE MUTUAL INS CO	0.06%	\$228,261	\$205,173	\$51,210	\$32,424	15.80%
163	NATIONAL FIRE & INDEMNITY EXCHANGE	0.06%	\$221,718	\$237,679	\$215,261	\$145,322	61.14%
164	VESTA INSURANCE CORPORATION	0.05%	\$206,080	\$256,558	\$153,129	\$168,374	65.63%
165	FIREMANS FUND INS CO OF WISCONSIN	0.05%	\$191,852	\$400,889	\$372,150	\$21,411	5.34%
166	POTOMAC INSURANCE CO OF ILLINOIS	0.05%	\$180,915	\$263,153	\$40,475	\$325,808	123.81%
167	ALBANY INSURANCE COMPANY	0.04%	\$174,018	\$69,279	\$41,611	\$44,321	63.97%
168	WESTCHESTER FIRE INSURANCE COMPANY	0.04%	\$168,982	\$105,807	\$81,087	\$43,732	41.33%
169	CLARENDON NATIONAL INS CO	0.04%	\$162,356	\$117,648	\$54,365	\$279,461	237.54%
170	FIRST FINANCIAL INSURANCE COMPANY	0.04%	\$152,859	\$180,148	\$53,681	\$90,802	50.40%
171	RELIANCE NATIONAL INDEMNITY COMPANY	0.04%	\$151,539	\$98,627	\$0	\$375,856	381.09%
172	JEWELERS MUTUAL INSURANCE COMPANY	0.04%	\$143,202	\$147,903	\$14,973	-\$1,949	-1.32%
173	REPUBLIC WESTERN INS CO	0.04%	\$136,220	\$145,705	\$53,438	\$31,106	21.35%
174	GREENWICH INSURANCE COMPANY	0.03%	\$114,621	\$109,768	\$0	-\$270,606	-246.53%
175	COREGIS INSURANCE COMPANY	0.03%	\$111,898	\$138,888	\$19,492	-\$49,193	-35.42%
176	NN INSURANCE COMPANY	0.03%	\$109,637	\$128,777	\$125,359	\$110,559	85.85%
177	GREAT WEST CASUALTY COMPANY	0.03%	\$109,099	\$110,878	\$5,624	\$4,724	4.26%
178	COLONIAL AMERICAN CASUALTY AND SURETY C	0.03%	\$108,102	\$27,859	\$0	\$26,664	95.71%
179	GENERAL INSURANCE CO OF AMERICA	0.03%	\$103,491	\$142,590	\$10,274	-\$991,163	-695.11%
180	GUIDEONE AMERICA INSURANCE COMPANY	0.03%	\$102,178	\$157,684	\$51,183	\$233,049	147.79%
181	NORTH AMERICAN SPECIALTY INS CO	0.03%	\$99,500	\$75,305	\$0	\$11,095	14.73%
182	UTICA MUTUAL INSURANCE COMPANY	0.02%	\$75,359	\$83,724	\$124,959	\$26,348	31.47%
183	WINTERHUR INTERNATIONAL AMERICA INS CO	0.02%	\$74,466	\$71,343	\$45	\$10,588	14.84%
184	HANOVER INSURANCE COMPANY THE	0.02%	\$71,521	\$129,597	\$74,745	-\$868,679	-670.29%
185	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$71,242	\$68,595	\$27,751	\$26,444	38.55%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02%	\$70,898	\$118,848	\$0	-\$4,097	-3.45%
187	HARLEYSVILLE MUTUAL INSURANCE CO	0.02%	\$68,893	\$79,122	\$30,614	\$50,646	64.01%
188	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$62,224	\$115,100	\$30,168	\$37,693	32.75%
189	ASSOCIATES INSURANCE COMPANY	0.02%	\$61,666	\$21,690	\$46,644	\$91,644	422.52%
190	SUMITOMO MARINE & FIRE INS CO LTD	0.02%	\$60,706	\$56,716	\$0	\$2,226	3.92%
191	AGRICULTURAL INSURANCE COMPANY	0.02%	\$58,395	\$48,085	\$4,521	-\$7,034	-14.63%
192	REDLAND INSURANCE COMPANY	0.01%	\$54,871	\$157,025	\$76,039	-\$14,726	-9.38%
193	BANCINSURE INC	0.01%	\$54,095	\$37,996	\$8,275	\$28,281	74.43%
194	PACIFIC INDEMNITY COMPANY	0.01%	\$53,548	\$51,572	\$0	\$4,430	8.59%
195	FARMERS AND MERCHANTS INSURANCE CO	0.01%	\$49,639	\$87,170	\$12,353	-\$64,678	-74.20%
196	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.01%	\$49,282	\$47,963	\$34,786	\$30,285	63.14%
197	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$44,070	\$62,195	\$2,274	-\$12,061	-19.39%
198	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$40,291	\$34,548	\$26,592	\$19,476	56.37%
199	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$36,614	\$1,879	\$0	\$10,169	541.19%
200	NORTHLAND INSURANCE COMPANY	0.01%	\$34,398	\$37,801	\$0	\$2,398	6.34%
201	LINCOLN GENERAL INSURANCE CO	0.01%	\$34,013	\$32,499	\$44,721	-\$30,279	-93.17%
202	AMERICAN GUARANTEE & LIABILITY INS CO	0.01%	\$33,574	\$58,483	\$887,526	-\$21,072	-36.03%
203	AMERICAN INDEMNITY COMPANY	0.01%	\$33,199	\$60,741	\$4,535	-\$204	-0.34%
204	CINCINNATI CASUALTY COMPANY THE	0.01%	\$32,800	\$35,705	\$3,577	-\$105,290	-294.89%
205	RLI INSURANCE COMPANY	0.01%	\$32,576	\$34,616	\$3,679	\$1,624	4.69%
206	OBE INSURANCE CORPORATION	0.01%	\$31,793	\$10,402	\$0	\$3,622	34.82%
207	AMERICAN ZURICH INSURANCE COMPANY	0.01%	\$30,132	\$34,002	\$1,333,536	\$879,239	2585.84%
208	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$30,089	\$39,245	\$436,990	\$405,190	1032.46%
209	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$26,358	\$41,215	\$94,192	\$182,956	443.91%
210	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.01%	\$26,302	\$24,951	\$0	\$5,733	22.98%
211	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$24,020	\$29,060	\$24,380	\$671	2.31%
212	UNIVERSAL FIRE & CASUALTY INS CO	0.01%	\$22,476	\$31,632	\$103,378	\$177,748	561.92%
213	ACE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$22,387	\$24,003	\$11,148	\$11,528	48.03%
214	ACCEPTANCE INDEMNITY INSURANCE CO	0.01%	\$22,194	\$15,588	\$0	\$4,439	28.48%
215	INTERCARGO INSURANCE COMPANY	0.01%	\$22,141	\$14,971	\$0	\$490	3.27%
216	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$16,269	\$15,605	\$0	\$27,605	176.90%
217	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$15,256	\$79,725	\$0	-\$4,977	-6.24%
218	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$15,205	\$17,048	\$0	\$0	0.00%
219	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$14,598	\$15,812	\$0	\$1,275	8.06%
220	GRANITE STATE INSURANCE COMPANY	0.00%	\$14,042	\$18,978	\$48,419	\$98,810	520.66%
221	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$13,711	\$34,394	\$2,095	\$47,032	136.74%
222	ULICO CASUALTY COMPANY	0.00%	\$13,531	\$14,188	\$0	-\$1,262	-8.89%
223	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$12,645	\$9,974	\$0	-\$63,137	-633.02%
224	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$10,886	\$13,914	\$194,818	\$107,830	774.97%
225	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$10,153	\$3,807	\$0	\$1,747	45.89%
226	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$10,100	\$4,630	\$0	\$848	18.32%
227	TIG INDEMNITY COMPANY	0.00%	\$8,706	\$4,941	\$0	-\$8,187	-165.70%
228	AFFILIATED FM INSURANCE COMPANY	0.00%	\$8,174	\$14,370	\$0	\$0	0.00%
229	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$7,269	\$3,860	\$1,255	\$1,453	37.64%
230	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$7,160	\$7,137	\$0	\$0	0.00%
231	HIGHLANDS INSURANCE COMPANY	0.00%	\$5,882	\$4,564	\$0	\$0	0.00%
232	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$5,026	\$5,231	\$1,297	\$669	12.79%
233	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$4,884	\$222	-\$352,308	-\$450,109	-202751.80%
234	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$4,828	\$4,842	\$745,000	\$351,038	7249.86%
235	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$4,627	\$5,778	\$264	\$21,856	378.26%
236	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$4,350	\$7,290	\$14,750	-\$30,483	-418.15%
237	MINNESOTA FIRE AND CASUALTY COMPANY	0.00%	\$3,699	\$17,581	\$47,538	\$18,464	105.02%
238	DIAMOND STATE INSURANCE COMPANY	0.00%	\$3,647	\$7,900	\$0	-\$10,400	-131.65%
239	AMERICAN SAFETY CASUALTY INS CO	0.00%	\$3,500	\$872	\$1,526	\$1,713	196.44%
240	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$3,491	\$3,491	\$0	-\$240	-6.87%
241	MID-CONTINENT CASUALTY COMPANY	0.00%	\$3,200	\$1,106	\$0	\$0	0.00%
242	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$3,173	\$4,951	\$466,693	\$72,657	1467.52%
243	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$2,230	\$2,144	\$0	\$0	0.00%
244	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$1,548	\$180	\$0	\$0	0.00%
245	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$1,390	\$10,337	\$27,580	\$18,984	183.65%
246	WESTFIELD INSURANCE COMPANY	0.00%	\$1,229	\$1,144	\$0	\$54	4.72%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$950	\$35,044	\$0	-\$71,603	-204.32%
248	LM INSURANCE CORPORATION	0.00%	\$924	\$926	\$0	\$162	17.49%
249	FAIRMONT INSURANCE COMPANY	0.00%	\$801	\$801	\$0	\$0	0.00%
250	NATIONAL CASUALTY COMPANY	0.00%	\$660	\$660	\$0	\$26	3.94%
251	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$538	\$32,305	\$93,612	-\$12,696	-39.30%
252	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$376	\$189	\$0	-\$2,975	-1574.07%
253	GAN NATIONAL INSURANCE COMPANY	0.00%	\$331	\$3,373	\$0	-\$7,932	-235.16%
254	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$216	\$202	\$72,196	\$82,209	40697.52%
255	MOTORS INSURANCE CORPORATION	0.00%	\$202	\$159	\$0	\$0	0.00%
256	MILLERS INSURANCE COMPANY, THE	0.00%	\$122	\$24,163	\$101,559	\$224,993	931.15%
257	MIDLAND RISK INSURANCE COMPANY	0.00%	\$83	\$83	\$6,500	\$51,524	62077.11%
258	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,423	N/A
259	ALLIANZ INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$70	N/A
260	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$5,616	N/A
261	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,107	N/A
262	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$842	N/A
263	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	-\$140	\$6,860	N/A
264	ATLAS ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$3,905	N/A
265	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$20,000	-\$40,180	N/A
266	CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$0	-\$52,500	N/A
267	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$548,092	-\$626,996	N/A
268	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$86,348	N/A
269	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	\$2	N/A
270	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$0	-\$5,000	N/A
271	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	-\$200,162	\$15,245	N/A
272	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$47,076	-\$27,412	N/A
273	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15,909	N/A
274	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	-\$7,988	N/A
275	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$139	N/A
276	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,019	N/A
277	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	-\$52,059	N/A
278	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$63,104	\$32,463	N/A
279	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,000	N/A
280	HORACE MANN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$806	N/A
281	HOUSTON GENERAL INS CO	0.00%	\$0	\$32	\$246,495	-\$12,567	-39271.88%
282	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
283	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,137	N/A
284	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$2,831	\$2,831	N/A
285	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$78,903	-\$80,902	N/A
286	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$0	-\$200	-\$166,906	N/A
287	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$1,847	\$185	-\$4,187	-226.69%
288	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$20,067	-\$17,933	N/A
289	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	\$7,446	N/A
290	NORTHBROOK NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$50,210	N/A
291	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,982	N/A
292	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$0	-\$255	-\$229	N/A
293	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$78	N/A
294	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,591	\$2,591	N/A
295	SAFETY NATIONAL CASUALTY CORPORATION	0.00%	\$0	\$0	\$0	-\$26,195	N/A
296	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$36,509	-\$108,218	N/A
297	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	\$0	-\$5,532	N/A
298	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$24,000	-\$29,518	N/A
299	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.00%	\$0	\$0	-\$11,358	\$117,172	N/A
300	TRAVELERS CASUALTY CO OF CONNECTICUT	0.00%	\$0	\$0	\$25,948	-\$318,436	N/A
301	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$3,345	-\$196,195	N/A
302	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,456	N/A
303	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$80	N/A
304	FARMINGTON CASUALTY COMPANY	0.00%	-\$364	\$551	\$226,062	-\$368,136	-66812.34%
305	TRAVELERS CASUALTY AND SURETY CO	0.00%	-\$391	-\$391	\$2,653,184	\$1,441,705	-368722.51%
306	AEGIS SECURITY INSURANCE COMPANY	0.00%	-\$465	\$7,537	\$10,026	-\$2,874	-38.13%
307	NORTHFIELD INSURANCE COMPANY	0.00%	-\$822	\$8,227	\$0	-\$483	-5.87%
308	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$831	-\$831	\$372,525	-\$66,578	8011.79%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	TRI STATE INSURANCE COMPANY	0.00%	-\$3,671	-\$374	\$14,801	-\$1,946	520.32%
310	FACTORY MUTUAL INSURANCE COMPANY	0.00%	-\$4,225	-\$4,225	\$0	\$0	0.00%
311	SUN INSURANCE OFFICE OF AMERICA INC	-0.03%	-\$122,035	-\$122,035	\$0	-\$32,539	26.66%
312	HARTFORD INSURANCE CO OF MIDWEST THE	-0.06%	-\$214,726	-\$215,854	\$0	-\$14,643	6.78%
TOTAL		100.00%	\$388,749,781	\$386,957,645	\$251,260,487	\$275,215,491	71.12%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MOBILE HOMES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FOREMOST SIGNATURE INSURANCE COMPANY	18.26%	\$3,015,282	\$2,867,368	\$1,187,023	\$1,201,039	41.89%
2	AMERICAN FAMILY MUTUAL INS CO	14.87%	\$2,455,527	\$2,360,178	\$1,501,573	\$1,337,888	56.69%
3	SHELTER MUTUAL INSURANCE CO	14.42%	\$2,382,080	\$2,388,282	\$1,206,352	\$1,200,033	50.25%
4	FARM BUREAU TOWN & COUNTRY INS CO OF MO	10.18%	\$1,681,448	\$1,572,652	\$721,872	\$771,740	49.07%
5	FOREMOST INSURANCE CO	9.89%	\$1,633,333	\$1,711,129	\$474,559	\$620,600	36.27%
6	STATE FARM GENERAL INSURANCE CO	8.74%	\$1,443,649	\$2,508,984	\$869,927	\$753,913	30.05%
7	STATE FARM FIRE AND CASUALTY CO	8.49%	\$1,401,687	\$292,572	\$56,469	\$114,878	39.26%
8	FOREMOST PROPERTY AND CASUALTY INS CO	4.83%	\$798,291	\$787,685	\$349,497	\$300,830	38.19%
9	FARMERS INSURANCE EXCHANGE	4.22%	\$696,473	\$654,222	\$519,202	\$494,632	75.61%
10	ALLSTATE INSURANCE COMPANY	2.75%	\$453,410	\$445,821	\$136,335	\$125,807	28.22%
11	AUTO OWNERS INSURANCE CO MUTUAL	1.14%	\$187,674	\$190,190	\$44,916	\$51,727	27.20%
12	SECURA INSURANCE A MUTUAL COMPANY	0.73%	\$120,626	\$125,771	\$122,621	\$113,031	89.87%
13	LIBERTY MUTUAL FIRE INSURANCE CO	0.67%	\$110,408	\$108,086	\$0	\$0	0.00%
14	FARMERS ALLIANCE MUTUAL INS CO	0.35%	\$58,555	\$59,383	\$11,213	\$9,632	16.22%
15	ASSOCIATES INSURANCE COMPANY	0.26%	\$43,261	\$12,459	\$608	\$608	4.88%
16	TRADERS INSURANCE COMPANY	0.17%	\$27,656	\$28,382	\$1,784	-\$5,066	-17.85%
17	HORACE MANN INSURANCE COMPANY	0.03%	\$5,486	\$5,848	\$435	\$459	7.85%
18	OWNERS INSURANCE COMPANY	0.01%	\$2,068	\$1,282	\$0	\$77	6.01%
19	FIRE INSURANCE EXCHANGE	0.00%	\$0	\$0	-\$6,842	-\$6,921	N/A
20	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$41	N/A
TOTAL		100.00%	\$16,516,914	\$16,120,294	\$7,197,544	\$7,084,948	43.95%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - GROWING CROPS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARMERS MUTUAL HAIL INS CO OF IOWA	38.59%	\$2,636,237	\$2,636,237	\$171,713	\$164,713	6.25%
2	AMERICAN GROWERS INSURANCE COMPANY	26.82%	\$1,832,297	\$1,832,297	\$741,111	\$3,176,160	173.34%
3	FARMERS ALLIANCE MUTUAL INS CO	19.16%	\$1,308,656	\$1,308,656	\$100,579	\$100,579	7.69%
4	IGF INSURANCE COMPANY	7.92%	\$541,033	\$541,033	\$232,479	\$219,504	40.57%
5	AGRI GENERAL INSURANCE COMPANY	2.55%	\$173,977	\$173,977	\$30,766	\$111,818	64.27%
6	EMPIRE FIRE AND MARINE INSURANCE CO	1.81%	\$123,961	\$123,961	\$117,243	\$125,385	101.15%
7	TWIN CITY FIRE INS CO	1.31%	\$89,369	\$89,369	\$11,106	\$11,106	12.43%
8	CONTINENTAL CASUALTY COMPANY	1.25%	\$85,683	\$85,683	-\$2,093,742	-\$1,933,237	-2256.27%
9	STATE FARM FIRE AND CASUALTY CO	0.56%	\$38,383	\$38,383	\$0	\$0	0.00%
10	HARTFORD CASUALTY INS CO	0.02%	\$1,591	\$1,591	\$0	\$0	0.00%
11	ALLIANCE INSURANCE COMPANY INC	0.01%	\$484	\$484	\$0	\$0	0.00%
12	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$60,371	\$60,371	N/A
13	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$57,690	\$57,690	N/A
TOTAL		100.00%	\$6,831,671	\$6,831,671	-\$570,684	\$2,094,089	30.65%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ST PAUL FIRE & MARINE INSURANCE CO	34.56%	\$11,288,811	\$12,435,913	\$10,208,583	\$20,382,807	163.90%
2	CONTINENTAL INSURANCE COMPANY THE	15.65%	\$5,112,411	\$4,939,395	\$2,272,178	\$1,274,325	25.80%
3	AMERICAN HOME ASSURANCE COMPANY	9.89%	\$3,231,812	\$3,521,060	\$3,363,412	\$2,369,985	67.31%
4	COMMERCIAL UNION INSURANCE COMPANY	5.56%	\$1,816,680	\$1,784,492	\$2,691,276	\$1,970,925	110.45%
5	AMERICAN NATIONAL FIRE INSURANCE CO	4.07%	\$1,328,954	\$1,249,008	\$529,537	-\$89,813	-7.19%
6	FEDERAL INSURANCE COMPANY	2.98%	\$974,503	\$936,292	\$868,356	\$647,200	69.12%
7	AFFILIATED FM INSURANCE COMPANY	2.87%	\$935,963	\$931,856	\$832,903	\$759,703	81.53%
8	FIREMANS FUND INSURANCE COMPANY	1.95%	\$636,835	\$629,806	\$761,400	-\$145,807	-23.15%
9	ROYAL INSURANCE COMPANY OF AMERICA	1.71%	\$560,217	\$579,974	\$163,264	\$72,971	12.58%
10	HARTFORD FIRE INSURANCE COMPANY	1.50%	\$489,720	\$479,413	-\$1,486	\$19,569	4.08%
11	ASSURANCE COMPANY OF AMERICA	1.45%	\$472,533	\$82,660	\$0	\$21,527	26.04%
12	UNDERWRITERS INSURANCE COMPANY	1.44%	\$470,601	\$522,136	\$731,546	\$934,720	179.02%
13	MARKEL AMERICAN INSURANCE COMPANY	1.34%	\$437,374	\$405,337	\$365,402	\$241,607	59.61%
14	BUCKEYE UNION INSURANCE COMPANY	1.30%	\$425,897	\$370,728	\$276,595	\$800,588	215.95%
15	NEW YORK MARINE & GENERAL INS CO	1.22%	\$397,858	\$416,359	-\$7,917	-\$150,933	-36.25%
16	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.20%	\$393,491	\$462,780	\$373,075	\$595,955	128.78%
17	OLD UNITED CASUALTY COMPANY	1.09%	\$356,348	\$360,452	\$370,911	\$591,112	163.99%
18	ACE AMERICAN INSURANCE COMPANY	1.04%	\$340,517	\$315,424	\$209,214	\$247,582	78.49%
19	NEW HAMPSHIRE INSURANCE COMPANY	1.03%	\$336,877	\$320,370	\$585,637	\$1,010,004	315.26%
20	NORTHERN ASSURANCE CO OF AMERICA	0.97%	\$316,247	\$328,768	\$140,395	\$130,911	39.82%
21	RELiance INSURANCE COMPANY	0.77%	\$251,858	\$402,718	\$124,029	\$105,670	26.24%
22	AMERICAN MODERN HOME INSURANCE CO	0.62%	\$203,932	\$169,343	\$13,738	\$17,596	10.39%
23	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.61%	\$197,685	\$195,547	\$54,826	\$327,697	167.58%
24	ALBANY INSURANCE COMPANY	0.54%	\$174,916	\$159,145	\$104,630	\$35,828	22.51%
25	VIRGINIA SURETY COMPANY INC	0.42%	\$136,309	\$96,268	\$0	-\$600	-0.62%
26	INTERCARGO INSURANCE COMPANY	0.41%	\$134,277	\$112,091	\$126,540	\$2,366	2.11%
27	SECURITY INSURANCE COMPANY OF HARTFORD	0.39%	\$128,955	\$151,992	\$221,473	\$732,845	482.16%
28	STANDARD FIRE INSURANCE COMPANY	0.33%	\$107,460	\$95,160	\$15,420	\$20,708	21.76%
29	TIG INSURANCE COMPANY	0.31%	\$100,229	\$106,368	\$408	\$43,221	40.63%
30	TRAVELERS INDEMNITY CO OF ILLINOIS	0.29%	\$93,864	\$75,457	\$96,732	\$328,161	434.90%
31	STATE AUTO PROPERTY & CASUALTY INS CO	0.26%	\$84,570	\$49,084	\$7,223	\$7,083	14.43%
32	ST PAUL GUARDIAN INSURANCE COMPANY	0.22%	\$71,115	\$76,026	\$12,600	\$16,998	22.36%
33	LUMBERMENS MUTUAL CASUALTY CO	0.19%	\$61,489	\$65,340	\$4,066	\$3,071	4.70%
34	U S SPECIALTY INSURANCE COMPANY	0.19%	\$61,106	\$62,090	\$125,098	\$205,936	331.67%
35	EMPLOYERS FIRE INSURANCE COMPANY	0.19%	\$61,030	\$62,189	\$48,026	\$49,263	79.21%
36	HARTFORD UNDERWRITERS INSURANCE CO	0.17%	\$54,989	\$50,063	\$4,115	\$6,048	12.08%
37	FACTORY MUTUAL INSURANCE COMPANY	0.16%	\$50,956	\$62,536	\$18,870	\$20,225	32.34%
38	USAA CASUALTY INSURANCE COMPANY	0.14%	\$44,761	\$42,367	\$13,736	\$11,568	27.30%
39	LIBERTY MUTUAL FIRE INSURANCE CO	0.14%	\$44,572	\$43,525	\$13,237	\$13,419	30.83%
40	NAVIGATORS INSURANCE COMPANY	0.13%	\$43,520	\$15,817	\$2,050	-\$10,344	-65.40%
41	CENTENNIAL INSURANCE COMPANY	0.09%	\$29,845	\$49,768	\$0	\$2,275	4.57%
42	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.08%	\$27,164	\$26,324	\$13,734	\$14,283	54.26%
43	MARYLAND CASUALTY COMPANY	0.08%	\$26,097	\$5,308	\$0	\$1,714	32.29%
44	TRAVELERS INDEMNITY COMPANY	0.08%	\$25,469	\$25,612	\$10,725	\$9,944	38.83%
45	RELiance NATIONAL INDEMNITY COMPANY	0.08%	\$25,000	\$10,451	\$0	\$4,479	42.86%
46	HANOVER INSURANCE COMPANY THE	0.07%	\$23,808	\$23,673	\$32,276	-\$7,459	-31.51%
47	ECONOMY FIRE & CASUALTY COMPANY	0.07%	\$21,764	\$24,048	\$8,439	\$12,554	52.20%
48	AMERICAN MOTORISTS INSURANCE CO	0.06%	\$19,093	\$18,243	\$5,262	\$5,185	28.42%
49	ACE PROPERTY AND CASUALTY INSURANCE CO	0.05%	\$15,872	\$17,188	\$351,000	\$296,471	1724.87%
50	INSURANCE COMPANY OF NORTH AMERICA	0.04%	\$14,368	\$13,957	\$36,690	\$35,466	254.11%
51	STATE AUTOMOBILE MUTUAL INS CO	0.04%	\$12,520	\$53,196	\$6,686	\$7,881	14.82%
52	ECONOMY PREFERRED INSURANCE COMPANY	0.04%	\$12,509	\$13,032	\$854	\$3,018	23.16%
53	JEFFERSON INSURANCE CO OF NEW YORK	0.04%	\$12,250	\$8,309	\$0	\$595	7.16%
54	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$8,439	\$8,738	\$498	\$1,544	17.67%
55	ATLANTIC MUTUAL INSURANCE COMPANY	0.03%	\$8,273	\$6,315	\$0	-\$708	-11.21%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	HARTFORD CASUALTY INS CO	0.02%	\$7,731	\$5,889	\$0	\$264	4.48%
57	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$6,795	\$851	\$679,469	\$703,724	82693.77%
58	FIDELITY AND CASUALTY CO OF NY	0.02%	\$5,988	\$7,924	\$1,371	\$1,250	15.77%
59	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$5,281	\$5,284	\$10,612	\$16,238	307.31%
60	AMICA MUTUAL INSURANCE COMPANY	0.02%	\$5,137	\$4,645	\$28,210	\$28,210	607.32%
61	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$4,556	\$3,699	\$0	-\$54	-1.46%
62	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$3,319	\$3,313	\$91,819	-\$49,338	-1489.22%
63	TWIN CITY FIRE INS CO	0.01%	\$2,789	\$1,762	\$0	\$109	6.19%
64	WINTERHUR INTERNATIONAL AMERICA INS CO	0.01%	\$2,490	\$7,449	\$0	\$338	4.54%
65	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$2,205	\$2,205	\$9,976	\$10,037	455.19%
66	VIGILANT INSURANCE COMPANY	0.01%	\$1,905	\$1,887	\$0	\$6	0.32%
67	WASHINGTON INTERNATIONAL INSURANCE CO	0.01%	\$1,678	\$2,161	\$0	-\$5,024	-232.48%
68	AMERICAN INSURANCE COMPANY THE	0.01%	\$1,660	\$3,063	\$0	\$8	0.26%
69	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$1,504	\$1,658	\$0	\$0	0.00%
70	INSURANCE CORPORATION OF NEW YORK	0.00%	\$1,298	\$1,298	\$4,462	-\$66,880	-5152.54%
71	ELECTRIC INSURANCE COMPANY	0.00%	\$1,239	\$1,461	\$0	\$0	0.00%
72	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$917	\$1,030	\$0	-\$32	-3.11%
73	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$901	\$843	\$0	-\$140	-16.61%
74	VALIANT INS CO	0.00%	\$892	\$725	\$0	\$217	29.93%
75	MID CENTURY INSURANCE COMPANY	0.00%	\$781	\$312	\$0	\$0	0.00%
76	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$739	\$618	\$0	\$104	16.83%
77	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$617	\$571	\$0	\$81	14.19%
78	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$386	\$265	\$0	-\$831	-313.58%
79	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$244	\$244	\$0	\$23	9.43%
80	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$123	\$131	\$0	-\$1	-0.76%
81	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$50	\$50	\$0	\$13	26.00%
82	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$18	\$18	\$0	\$2,006	11144.44%
83	AMERICAS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,441	N/A
84	AVEMCO INSURANCE COMPANY	0.00%	\$0	\$528	-\$345	-\$345	-65.34%
85	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	-\$54	\$0	\$0	0.00%
86	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$36,263	\$39,618	N/A
87	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$40,922	N/A
88	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	\$0	\$0	\$0	-\$4,706	N/A
89	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$180	N/A
90	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$703	N/A
91	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$641	\$1,550	N/A
92	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$47,645	N/A
93	JOHN DEERE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$532	N/A
94	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$32	\$0	\$0	0.00%
95	MASSACHUSETTS BAY INS CO	0.00%	\$0	\$139	\$2,198	-\$10,071	-7245.32%
96	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$0	\$56	\$0	\$0	0.00%
97	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$0	-\$23,410	\$0	\$0	0.00%
98	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$0	\$200	-\$15	N/A
99	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$0	\$0	-\$1,089	N/A
100	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,717	N/A
101	NORTHFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$43	N/A
102	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$126	\$126	N/A
103	SOREMA NORTH AMERICA REINSURANCE CO	0.00%	\$0	\$0	\$152	-\$17,042	N/A
104	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$191,202	\$168,954	N/A
105	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$35,697	\$16,659	N/A
106	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$0	\$0	\$1,092	\$790	N/A
107	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$68,492	N/A
108	RANGER INSURANCE COMPANY	0.00%	-\$258	\$8,308	\$50,702	\$85,348	1027.30%
109	HIGHLANDS INSURANCE COMPANY	-0.01%	-\$3,833	-\$584	\$39,031	\$102,416	-17536.99%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	GULF INSURANCE COMPANY	-0.06%	-\$20,000	\$10,027	\$0	\$0	0.00%
111	ZURICH AMERICAN INSURANCE COMPANY	-0.25%	-\$82,570	\$7,622	\$36,844	-\$139,233	-1826.73%
	TOTAL	100.00%	\$32,668,295	\$33,531,531	\$27,426,984	\$34,814,162	103.83%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	LUMBERMENS MUTUAL CASUALTY CO	10.03%	\$14,929,625	\$8,441,247	\$5,422,689	\$5,325,313	63.09%
2	STATE FARM FIRE AND CASUALTY CO	8.72%	\$12,979,952	\$12,664,996	\$5,533,650	\$5,123,531	40.45%
3	NATIONAL UNION FIRE INS CO OF PITTSBURG	7.08%	\$10,543,913	\$6,628,583	\$6,140,018	-\$1,103,203	-16.64%
4	FEDERAL INSURANCE COMPANY	5.02%	\$7,479,697	\$7,359,901	\$3,015,252	\$1,399,696	19.02%
5	HARTFORD FIRE INSURANCE COMPANY	3.07%	\$4,567,806	\$4,209,029	\$2,531,013	\$2,579,552	61.29%
6	ST PAUL FIRE & MARINE INSURANCE CO	2.69%	\$3,999,542	\$3,230,767	\$1,581,004	\$1,406,461	43.53%
7	FACTORY MUTUAL INSURANCE COMPANY	2.31%	\$3,436,674	\$3,636,948	\$2,600,825	\$1,072,254	29.48%
8	MID CENTURY INSURANCE COMPANY	2.01%	\$2,989,532	\$2,917,933	\$2,041,774	\$2,784,210	95.42%
9	AGRICULTURAL INSURANCE COMPANY	2.00%	\$2,980,484	\$1,604,989	\$244,377	\$238,742	14.87%
10	SAFECO INSURANCE CO OF AMERICA	1.90%	\$2,833,621	\$2,365,637	\$965,975	\$972,531	41.11%
11	WESCO INSURANCE COMPANY	1.58%	\$2,353,879	\$964,418	\$174,705	\$214,777	22.27%
12	ASSURANCE COMPANY OF AMERICA	1.41%	\$2,096,343	\$1,554,789	\$1,002,325	\$829,666	53.36%
13	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.38%	\$2,047,856	\$1,956,942	\$173,873	\$261,531	13.36%
14	FIREMANS FUND INSURANCE COMPANY	1.34%	\$1,990,053	\$1,100,556	\$467,262	\$696,037	63.24%
15	COMMERCIAL UNION INSURANCE COMPANY	1.31%	\$1,954,342	\$1,897,732	\$3,963,483	\$2,118,021	111.61%
16	AMERICAN STATES INSURANCE COMPANY	1.16%	\$1,725,769	\$1,787,502	\$1,071,137	\$1,057,607	59.17%
17	CONTINENTAL INSURANCE COMPANY THE	1.09%	\$1,626,703	\$1,740,739	\$832,076	\$1,544,908	88.75%
18	VIRGINIA SURETY COMPANY INC	1.07%	\$1,597,740	\$1,591,307	\$5,705	\$13,622	0.86%
19	GREAT WEST CASUALTY COMPANY	1.04%	\$1,555,801	\$1,593,781	\$1,317,848	\$879,310	55.17%
20	ALLSTATE INSURANCE COMPANY	1.01%	\$1,499,848	\$1,431,249	\$946,083	\$976,983	68.26%
21	JOHN DEERE INSURANCE COMPANY	0.97%	\$1,451,616	\$1,628,497	\$1,231,895	\$1,267,701	77.84%
22	ZURICH AMERICAN INSURANCE COMPANY	0.95%	\$1,420,837	\$1,602,408	\$121,065	\$4,290,559	267.76%
23	AMERICAN BANKERS INS CO OF FLORIDA	0.95%	\$1,419,039	\$1,484,618	\$195,847	\$312,450	21.05%
24	CONTINENTAL WESTERN INSURANCE CO	0.95%	\$1,415,397	\$1,376,479	\$856,379	\$769,175	55.88%
25	SHELTER MUTUAL INSURANCE CO	0.93%	\$1,378,802	\$1,337,898	\$677,799	\$699,891	52.31%
26	WESTCHESTER FIRE INSURANCE COMPANY	0.88%	\$1,316,454	\$1,176,693	\$2,208,638	\$1,529,972	130.02%
27	TRAVELERS INDEMNITY CO OF ILLINOIS	0.84%	\$1,250,559	\$1,468,447	\$889,402	\$875,808	59.64%
28	ST PAUL MERCURY INSURANCE COMPANY	0.83%	\$1,258,510	\$937,886	\$243,378	\$232,211	24.76%
29	RELJANCE INSURANCE COMPANY	0.82%	\$1,219,441	\$1,230,825	\$25,419	-\$322,132	-26.17%
30	VOYAGER PROPERTY & CASUALTY INS CO	0.80%	\$1,187,081	\$1,209,095	\$197,986	\$197,725	16.35%
31	UNITED FIRE AND CASUALTY COMPANY	0.78%	\$1,164,985	\$995,688	\$579,130	\$558,647	56.11%
32	AMERICAN MODERN HOME INSURANCE CO	0.75%	\$1,111,776	\$1,175,997	\$504,785	\$504,075	42.86%
33	CGU INSURANCE COMPANY	0.74%	\$1,107,047	\$942,417	\$337,667	\$487,902	51.77%
34	REDLAND INSURANCE COMPANY	0.73%	\$1,092,554	\$1,097,321	\$1,653,474	\$1,665,409	151.77%
35	CONTINENTAL CASUALTY COMPANY	0.70%	\$1,035,407	\$1,133,256	\$920,961	\$1,267,128	111.81%
36	ROYAL INSURANCE COMPANY OF AMERICA	0.67%	\$997,004	\$842,546	\$401,084	\$524,224	62.22%
37	FEDERATED MUTUAL INSURANCE COMPANY	0.66%	\$978,209	\$997,757	\$397,884	\$209,461	20.99%
38	NATIONWIDE MUTUAL INSURANCE COMPANY	0.65%	\$966,513	\$845,181	\$1,527,688	\$1,576,340	186.51%
39	EMPLOYERS MUTUAL CASUALTY COMPANY	0.64%	\$958,493	\$914,131	\$598,029	\$870,112	95.18%
40	AMERICAN NATIONAL FIRE INSURANCE CO	0.61%	\$911,178	\$766,306	\$123,635	\$217,395	28.37%
41	VIGILANT INSURANCE COMPANY	0.57%	\$852,422	\$892,932	\$201,668	\$201,646	22.58%
42	LIBERTY MUTUAL FIRE INSURANCE CO	0.57%	\$851,389	\$839,018	\$282,627	\$346,695	41.32%
43	GREAT NORTHERN INSURANCE COMPANY	0.57%	\$843,085	\$757,957	\$162,378	\$163,489	21.57%
44	FIRST MARINE INS CO	0.55%	\$816,034	\$815,843	\$161,779	\$102,620	12.58%
45	OHIO CASUALTY INSURANCE COMPANY	0.55%	\$812,878	\$749,412	\$540,611	\$679,254	90.64%
46	LIBERTY MUTUAL INSURANCE COMPANY	0.54%	\$807,952	\$764,107	\$479,595	\$410,227	53.69%
47	JEWELERS MUTUAL INSURANCE COMPANY	0.54%	\$799,394	\$805,290	\$267,848	\$364,012	45.20%
48	SECURITY INSURANCE COMPANY OF HARTFORD	0.51%	\$762,229	\$904,652	\$342,208	\$1,827,496	202.01%
49	GERLING AMERICA INSURANCE COMPANY	0.50%	\$749,670	\$546,573	\$9,091	\$49,599	9.07%
50	UNIVERSAL UNDERWRITERS INS CO	0.50%	\$748,528	\$689,546	\$138,220	\$143,648	20.83%
51	AMERICAN INSURANCE COMPANY THE	0.49%	\$734,988	\$744,584	\$3,408,345	\$3,422,768	459.69%
52	UNITED STATES FIDELITY & GUARANTY CO	0.48%	\$712,821	\$2,235,890	\$3,759,080	\$5,120,334	229.01%
53	PACIFIC INDEMNITY COMPANY	0.48%	\$711,170	\$734,745	\$420,078	\$415,835	56.60%
54	GULF INSURANCE COMPANY	0.47%	\$700,456	\$562,298	\$55,788	\$171,288	30.46%
55	CINCINNATI INS CO THE	0.46%	\$691,621	\$643,701	\$271,457	\$247,448	38.44%
56	NORTHLAND INSURANCE COMPANY	0.46%	\$680,643	\$686,079	\$491,129	\$561,701	81.87%
57	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.45%	\$667,795	\$638,083	\$220,330	\$220,945	34.63%
58	TRAVELERS INDEMNITY COMPANY	0.43%	\$643,524	\$790,717	\$92,548	\$558,099	70.58%
59	PROGRESSIVE NORTHWESTERN INS CO	0.43%	\$640,285	\$566,956	\$294,448	\$308,548	54.42%
60	STAR INSURANCE COMPANY	0.42%	\$632,490	\$631,786	\$356,652	\$378,918	59.98%
61	STATE AUTO PROPERTY & CASUALTY INS CO	0.38%	\$570,844	\$583,622	\$508,246	\$517,749	88.71%
62	AMERICAN AUTOMOBILE INSURANCE CO	0.38%	\$568,436	\$529,301	\$1,430,893	\$1,422,482	268.75%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	BITUMINOUS CASUALTY CORPORATION	0.37%	\$549,681	\$490,055	\$578,285	\$571,693	116.66%
64	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.36%	\$540,979	\$528,344	\$152,068	\$221,953	42.01%
65	CAMERON MUTUAL INSURANCE COMPANY	0.33%	\$490,280	\$500,683	\$141,396	\$161,856	32.33%
66	UNITED SECURITY INSURANCE COMPANY	0.33%	\$484,454	\$495,954	\$242,258	\$234,556	47.29%
67	UTICA MUTUAL INSURANCE COMPANY	0.32%	\$472,356	\$138,440	\$52,316	\$72,417	52.31%
68	AFFILIATED FM INSURANCE COMPANY	0.31%	\$460,256	\$353,733	\$100,189	-\$38,891	-10.99%
69	AUTO OWNERS INSURANCE CO MUTUAL	0.31%	\$454,609	\$447,900	\$155,150	\$204,891	45.74%
70	MARYLAND CASUALTY COMPANY	0.29%	\$436,919	\$443,216	\$157,397	\$94,438	21.31%
71	ST PAUL GUARDIAN INSURANCE COMPANY	0.29%	\$428,021	\$369,850	\$123,816	\$163,998	44.34%
72	GRINNELL MUTUAL REINSURANCE COMPANY	0.28%	\$421,193	\$397,482	\$143,124	\$171,124	43.05%
73	GENESIS INSURANCE COMPANY	0.28%	\$420,127	\$496,663	\$5,045	-\$1,955	-0.39%
74	ROYAL INDEMNITY COMPANY	0.28%	\$414,993	\$431,801	\$581,105	\$690,308	159.87%
75	OWNERS INSURANCE COMPANY	0.28%	\$413,299	\$378,312	\$248,378	\$400,089	105.76%
76	RELIANCE NATIONAL INSURANCE COMPANY	0.27%	\$406,958	\$499,288	\$21,256,738	\$26,057,707	5218.97%
77	FIRE INSURANCE EXCHANGE	0.25%	\$367,650	\$342,742	\$131,756	\$115,715	33.76%
78	HOUSEHOLD INSURANCE COMPANY	0.24%	\$356,954	\$356,954	\$21,902	\$30,199	8.46%
79	TIG INSURANCE COMPANY	0.24%	\$353,492	\$360,861	\$8,977	-\$36,580	-10.14%
80	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.23%	\$347,920	\$392,499	\$1,045,912	\$782,110	199.26%
81	AMEX ASSURANCE COMPANY	0.23%	\$345,061	\$345,061	\$126,410	\$137,790	39.93%
82	HAWKEYE SECURITY INSURANCE COMPANY	0.23%	\$341,511	\$353,716	\$308,941	\$289,757	81.92%
83	ASSOCIATES INSURANCE COMPANY	0.22%	\$333,644	\$351,841	-\$4,561	\$13,472	3.83%
84	COMPUTER INSURANCE COMPANY	0.21%	\$318,573	\$335,553	\$3,813	\$3,192	0.95%
85	UNITED STATES FIRE INSURANCE CO	0.20%	\$298,123	\$399,257	\$489,549	\$291,525	73.02%
86	ACE AMERICAN INSURANCE COMPANY	0.20%	\$297,168	\$289,743	\$392,384	\$381,778	131.76%
87	ALLIED PROPERTY & CASUALTY INS CO	0.19%	\$289,621	\$275,035	\$90,946	\$63,990	23.27%
88	BITUMINOUS FIRE AND MARINE INS CO	0.19%	\$283,341	\$284,875	\$199,327	\$85,394	29.98%
89	LINCOLN GENERAL INSURANCE CO	0.19%	\$281,845	\$321,378	\$181,250	\$143,853	44.76%
90	ATLANTIC MUTUAL INSURANCE COMPANY	0.19%	\$278,100	\$261,329	\$115,186	\$111,238	42.57%
91	AMERICAN HOME ASSURANCE COMPANY	0.18%	\$268,835	\$307,437	\$5,330,674	-\$1,251,377	-407.04%
92	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.18%	\$267,843	\$277,558	\$97,983	\$111,981	40.35%
93	MILLERS MUTUAL INSURANCE ASSOCIATION	0.18%	\$266,683	\$266,493	\$103,677	\$118,814	44.58%
94	ST PAUL PROPERTY & CASUALTY INS CO	0.17%	\$256,136	\$273,958	\$20,418	\$18,762	6.85%
95	DIAMOND STATE INSURANCE COMPANY	0.17%	\$246,257	\$145,435	\$0	\$0	0.00%
96	VANLINER INSURANCE COMPANY	0.16%	\$244,097	\$266,031	\$246,498	\$272,988	102.62%
97	MARKEL AMERICAN INSURANCE COMPANY	0.16%	\$235,147	\$313,654	\$162,303	\$110,538	35.24%
98	AUTOMOBILE INS CO OF HARTFORD CT	0.15%	\$220,586	\$211,489	\$68,557	\$69,378	32.80%
99	CANAL INSURANCE COMPANY	0.14%	\$212,534	\$171,163	\$38,495	\$72,295	42.24%
100	TRANSPORTATION INSURANCE COMPANY	0.14%	\$206,404	\$198,204	\$259,654	\$257,954	130.15%
101	REPUBLIC WESTERN INS CO	0.14%	\$206,174	\$205,733	\$190,758	\$155,661	75.66%
102	TRAVELERS INDEMNITY CO OF AMERICA	0.14%	\$202,663	\$191,495	\$60,544	\$72,456	37.84%
103	AMERICAN FAMILY MUTUAL INS CO	0.14%	\$202,506	\$195,825	\$16,137	\$23,340	11.92%
104	HARTFORD UNDERWRITERS INSURANCE CO	0.13%	\$199,278	\$188,778	\$30,675	\$32,842	17.40%
105	GENERAL CASUALTY CO OF WISCONSIN	0.13%	\$196,391	\$231,564	\$90,156	\$86,145	37.20%
106	FARMERS ALLIANCE MUTUAL INS CO	0.13%	\$194,528	\$182,742	\$75,411	\$43,831	23.99%
107	BIRMINGHAM FIRE INS CO OF PA	0.12%	\$185,058	\$218,064	\$0	-\$12,541	-5.75%
108	COLUMBIA MUTUAL INSURANCE CO	0.12%	\$182,430	\$169,232	\$138,505	\$144,576	85.43%
109	VESTA FIRE INSURANCE CORP	0.12%	\$177,837	-\$255,417	\$256,813	\$248,495	-97.29%
110	YOSEMITE INSURANCE COMPANY	0.12%	\$174,967	\$150,508	\$26,562	\$30,378	20.18%
111	USAA CASUALTY INSURANCE COMPANY	0.12%	\$173,824	\$164,905	\$34,191	\$31,334	19.00%
112	ECONOMY PREFERRED INSURANCE COMPANY	0.11%	\$168,824	\$171,115	\$129,952	\$121,831	71.20%
113	STANDARD FIRE INSURANCE COMPANY	0.11%	\$167,874	\$152,613	\$66,838	\$94,082	61.65%
114	UNION INSURANCE CO OF PROVIDENCE	0.11%	\$160,323	\$168,617	\$126,384	-\$29,568	-17.54%
115	CENTENNIAL INSURANCE COMPANY	0.10%	\$155,986	\$129,008	\$7,299	\$19,029	14.75%
116	LYNDON PROPERTY INSURANCE COMPANY	0.10%	\$154,961	\$154,366	-\$10,614	-\$9,414	-6.10%
117	COLONIAL PENN FRANKLIN INSURANCE CO	0.10%	\$151,709	\$152,276	\$22,094	\$34,497	22.65%
118	SENTRY INSURANCE A MUTUAL COMPANY	0.10%	\$145,296	\$152,864	\$67,183	\$88,935	58.18%
119	RELIANCE NATIONAL INDEMNITY COMPANY	0.09%	\$138,749	\$109,127	\$148,252	\$173,937	159.39%
120	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.09%	\$136,735	\$136,694	\$32,363	\$32,379	23.69%
121	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.09%	\$136,582	\$137,597	\$16,961	\$23,004	16.72%
122	HARTFORD CASUALTY INS CO	0.09%	\$135,124	\$115,392	\$40,219	\$40,767	35.33%
123	METROPOLITAN PROPERTY & CASUALTY INS CO	0.09%	\$135,006	\$141,799	\$50,181	\$77,519	54.67%
124	ALBANY INSURANCE COMPANY	0.09%	\$133,059	\$144,966	\$0	\$4,293	2.96%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	GENERAL STAR NATIONAL INS CO	0.09%	\$132,560	\$129,518	\$10,000	\$19,000	14.67%
126	PHILADELPHIA INDEMNITY INSURANCE CO	0.09%	\$129,017	\$40,518	\$10,221	\$5,422	13.38%
127	AMCO INSURANCE COMPANY	0.09%	\$128,125	\$105,298	\$250	-\$5,511	-5.23%
128	MENDOTA INSURANCE COMPANY	0.09%	\$127,550	\$137,959	\$21,897	\$16,871	12.23%
129	FIRST NATIONAL INS CO OF AMERICA	0.08%	\$123,760	\$188,169	\$49,521	\$124,626	66.23%
130	OCCIDENTAL FIRE & CAS CO OF NC	0.08%	\$117,381	\$98,203	\$23,880	\$28,656	29.18%
131	COMMERCE AND INDUSTRY INSURANCE CO	0.08%	\$115,966	\$112,361	\$0	\$2,506	2.23%
132	ARMED FORCES INSURANCE EXCHANGE	0.08%	\$114,363	\$116,810	\$36,425	\$31,527	26.99%
133	AMERICAN LIVE STOCK INSURANCE CO	0.08%	\$113,665	\$127,205	\$91,083	\$75,703	59.51%
134	TRI STATE INSURANCE CO OF MINNESOTA	0.07%	\$111,636	\$125,185	\$45,052	\$40,480	32.34%
135	AXA NORDSTERN ART INSURANCE CORP	0.07%	\$111,302	\$112,311	\$98,300	\$260,747	232.17%
136	NORTHERN INSURANCE CO OF NEW YORK	0.07%	\$108,905	\$100,836	\$14,712	\$6,325	6.27%
137	MARKEL INSURANCE COMPANY	0.07%	\$106,933	\$99,684	\$25,014	\$21,027	21.09%
138	ILLINOIS NATIONAL INSURANCE COMPANY	0.07%	\$106,854	\$90,041	\$0	-\$5,797	-6.44%
139	RLI INSURANCE COMPANY	0.07%	\$101,197	\$109,605	-\$2,476	-\$23,530	-21.47%
140	EMPIRE FIRE AND MARINE INSURANCE CO	0.07%	\$100,769	\$90,790	\$119,142	\$60,559	66.70%
141	EMPLOYERS FIRE INSURANCE COMPANY	0.07%	\$99,065	\$104,273	\$20,295	\$17,530	16.81%
142	INDIANA LUMBERMENS MUTUAL INS CO	0.07%	\$98,460	\$44,004	\$0	\$0	0.00%
143	CUMIS INSURANCE SOCIETY INC	0.07%	\$97,734	\$3,153	\$2,853	\$13,822	438.38%
144	MONTGOMERY WARD INSURANCE COMPANY	0.07%	\$97,600	\$98,861	\$5,259	\$8,681	8.78%
145	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$95,826	\$83,839	\$21,770	\$10,959	13.07%
146	FARMERS AND MERCHANTS INSURANCE CO	0.06%	\$95,086	\$107,055	\$17,413	\$9,981	9.32%
147	AMERICAN ECONOMY INSURANCE COMPANY	0.06%	\$94,271	\$117,718	\$75,086	\$78,436	66.63%
148	DEPOSITORS INSURANCE COMPANY	0.06%	\$90,733	\$80,632	\$14,536	\$15,560	19.30%
149	AMERICAN MOTORISTS INSURANCE CO	0.06%	\$90,416	\$97,878	\$35,909	\$28,799	29.42%
150	MILLERS CLASSIFIED INSURANCE COMPANY	0.06%	\$90,198	\$90,366	\$17,809	\$17,900	19.81%
151	LEGION INSURANCE COMPANY	0.06%	\$90,010	\$96,580	\$63,500	\$7,173	7.43%
152	INTERNATIONAL BUS & MERCANTILE REASSUR	0.06%	\$89,380	\$120,702	\$279,174	\$11,324	9.38%
153	ASSOCIATED INDEMNITY CORPORATION	0.06%	\$89,350	\$93,452	\$18,791	\$37,419	40.04%
154	YASUDA FIRE & MARINE INS CO OF AMER TH	0.06%	\$88,203	\$66,276	\$125,912	\$129,732	195.75%
155	ATHENA ASSURANCE COMPANY	0.06%	\$85,461	\$107,938	\$171,169	\$234,242	217.02%
156	GENERAL INSURANCE CO OF AMERICA	0.06%	\$84,413	\$149,734	\$39,192	\$34,377	22.96%
157	CHARTER OAK FIRE INSURANCE CO THE	0.06%	\$82,762	\$83,599	\$72,486	\$86,141	103.04%
158	AMERICAN RELIABLE INSURANCE COMPANY	0.06%	\$82,693	\$149,542	\$42,233	\$123,875	82.84%
159	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$81,607	\$91,114	\$40,947	\$9,144	10.04%
160	SOREMA NORTH AMERICA REINSURANCE CO	0.05%	\$81,110	\$89,471	\$0	-\$26,500	-29.62%
161	SECURA INSURANCE A MUTUAL COMPANY	0.05%	\$79,667	\$81,858	\$16,117	\$17,116	20.91%
162	CLARENDON NATIONAL INS CO	0.05%	\$76,216	\$65,882	\$43,399	\$19,031	28.89%
163	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05%	\$71,717	\$79,276	\$13,328	\$26,912	33.95%
164	CONNECTICUT INDEMNITY COMPANY THE	0.05%	\$71,044	\$77,510	\$230,199	\$177,699	229.26%
165	VALIANT INS CO	0.05%	\$70,796	\$69,523	\$17,075	\$14,936	21.48%
166	FIRST COMMUNITY INSURANCE COMPANY	0.05%	\$69,614	\$66,107	\$101,539	\$100,793	152.47%
167	WESTPORT INSURANCE CORPORATION	0.05%	\$68,994	\$49,206	\$14,589	\$18,686	37.98%
168	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.05%	\$68,810	\$68,747	\$10,324	\$25,111	36.53%
169	GENERAL ACCIDENT INSURANCE COMPANY	0.04%	\$65,417	\$66,682	\$14,617	\$6,451	9.67%
170	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$64,710	\$53,296	\$11,887	\$13,941	26.16%
171	TRUCK INSURANCE EXCHANGE	0.04%	\$62,368	\$50,518	\$10,027	\$10,231	20.25%
172	WEST AMERICAN INSURANCE COMPANY	0.04%	\$59,436	\$60,335	\$25,245	\$29,442	48.80%
173	NATIONWIDE AGRIBUSINESS INS CO	0.04%	\$57,671	\$45,817	\$112,911	\$140,715	307.12%
174	PACIFIC SPECIALTY INSURANCE COMPANY	0.04%	\$56,941	\$34,655	\$1,883	\$3,696	10.67%
175	OMAHA PROPERTY AND CASUALTY INS CO	0.04%	\$52,572	\$50,019	\$28,108	\$29,768	59.51%
176	NATIONAL INDEMNITY COMPANY	0.03%	\$51,723	\$50,974	\$5,414	\$5,939	11.65%
177	FARMERS INSURANCE EXCHANGE	0.03%	\$49,092	\$44,290	\$20,704	\$20,475	46.23%
178	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$48,958	\$36,765	\$2,958	\$10,416	28.33%
179	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.03%	\$48,689	\$41,013	\$31,500	\$47,418	115.62%
180	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$48,312	\$42,577	\$4,769	\$5,719	13.43%
181	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$47,257	\$50,158	\$34,070	\$32,581	64.96%
182	HARTFORD STEAM BOILER INSPECTION & INS	0.03%	\$46,895	\$42,108	\$17,077	\$17,077	40.56%
183	INSURANCE CO OF THE STATE OF PA	0.03%	\$46,571	\$30,416	\$24,213	\$32,464	106.73%
184	CHRYSLER INSURANCE COMPANY	0.03%	\$45,798	\$41,629	\$5,545	-\$6,845	-16.44%
185	NORTHERN ASSURANCE CO OF AMERICA	0.03%	\$43,454	\$44,415	\$3,106	\$8,223	18.51%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	COLORADO CASUALTY INSURANCE COMPANY	0.03%	\$42,189	\$41,947	\$25,406	\$25,439	60.65%
187	INTERSTATE INDEMNITY COMPANY	0.03%	\$41,587	\$27,546	\$0	\$41,327	150.03%
188	TRANSGUARD INS CO OF AMERICA INC	0.03%	\$40,682	\$9,587	\$0	\$1,722	17.96%
189	GREENWICH INSURANCE COMPANY	0.03%	\$40,623	\$38,691	\$11,349	\$1,882	4.86%
190	NORTHFIELD INSURANCE COMPANY	0.03%	\$40,408	\$36,743	\$0	\$3	0.01%
191	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$40,144	\$39,640	\$16,273	\$17,641	44.50%
192	NORTHBROOK PROPERTY & CASUALTY INS CO	0.03%	\$39,852	\$28,219	\$379	\$749	2.65%
193	LITITZ MUTUAL INSURANCE COMPANY	0.03%	\$39,288	\$34,646	\$21,917	\$10,940	31.58%
194	MICHIGAN MUTUAL INSURANCE COMPANY	0.03%	\$37,702	\$39,725	\$8,118	\$64,872	163.30%
195	NATIONAL SURETY CORPORATION	0.03%	\$37,306	\$29,020	\$0	-\$10,956	-37.75%
196	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$36,220	\$22,966	\$1,045	\$8,343	36.33%
197	STATE AUTOMOBILE MUTUAL INS CO	0.02%	\$34,886	\$49,357	\$26,380	\$28,452	57.65%
198	NORTH AMERICAN SPECIALTY INS CO	0.02%	\$34,162	\$41,819	\$97	-\$3,157	-7.55%
199	FIRST SPECIALTY INSURANCE CORPORATION	0.02%	\$33,300	\$33,300	\$0	-\$5,518	-16.57%
200	GUARANTY NATIONAL INSURANCE COMPANY	0.02%	\$33,128	\$38,273	\$8,762	\$11,472	29.97%
201	FRONTIER INSURANCE COMPANY	0.02%	\$31,556	\$62,818	\$0	\$4,430	7.05%
202	AMERICAN STATES PREFERRED INS CO	0.02%	\$31,380	\$236,546	\$137,468	\$94,738	40.05%
203	CAROLINA CASUALTY INSURANCE COMPANY	0.02%	\$31,224	\$35,603	\$38,990	\$38,156	107.17%
204	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.02%	\$30,803	\$32,762	\$10,000	\$7,271	22.19%
205	AMERICAN EMPLOYERS INSURANCE CO	0.02%	\$30,251	\$36,902	\$6,278	\$5,173	14.02%
206	ECONOMY FIRE & CASUALTY COMPANY	0.02%	\$28,613	\$31,138	\$10,632	\$12,110	38.89%
207	MUTUAL SERVICE CASUALTY INSURANCE CO	0.02%	\$28,539	\$54,425	\$26,528	\$3,123	5.74%
208	JEFFERSON INSURANCE CO OF NEW YORK	0.02%	\$28,491	\$34,236	\$11,553	\$11,885	34.71%
209	PHOENIX INSURANCE COMPANY THE	0.02%	\$27,200	\$28,937	\$11,092	\$9,637	33.30%
210	GREAT DIVIDE INSURANCE COMPANY	0.02%	\$26,833	\$20,653	\$9,645	\$9,894	47.91%
211	LUMBERMENS UNDERWRITING ALLIANCE	0.02%	\$26,203	\$19,292	\$3,585	\$3,895	20.19%
212	NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$25,724	\$14,835	\$0	\$691	4.66%
213	GRAIN DEALERS MUTUAL INSURANCE CO	0.02%	\$25,104	\$24,710	\$0	\$154	0.62%
214	AMERICAN FIRE AND INDEMNITY COMPANY	0.02%	\$24,570	\$19,121	\$1,503	\$1,503	7.86%
215	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$24,001	\$21,741	\$33,550	\$33,996	156.37%
216	AMERICAN FIRE & CASUALTY COMPANY	0.01%	\$22,043	\$22,959	\$1,957	\$1,943	8.46%
217	TWIN CITY FIRE INS CO	0.01%	\$21,621	\$20,722	\$11,335	\$11,608	56.02%
218	FEDERATED RURAL ELECTRIC INS CORP	0.01%	\$21,526	\$21,882	\$95,753	\$305,685	1396.97%
219	WINTERHUR INTERNATIONAL AMERICA INS CO	0.01%	\$21,401	\$23,744	\$2,801	\$3,673	15.47%
220	METROPOLITAN GROUP PROP & CAS INS CO	0.01%	\$20,799	\$19,041	\$18,243	\$18,696	98.19%
221	SPECIALTY NATIONAL INSURANCE COMPANY	0.01%	\$19,955	\$63,100	\$5,996	\$2,786	4.42%
222	TRANSCONTINENTAL INSURANCE COMPANY	0.01%	\$19,626	\$17,814	\$0	\$0	0.00%
223	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01%	\$19,153	\$14,065	\$2,621	\$2,621	18.63%
224	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$18,699	\$18,143	\$0	\$0	0.00%
225	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$17,733	\$13,821	\$1,841	\$1,740	12.59%
226	SAGAMORE INSURANCE COMPANY	0.01%	\$17,204	\$23,767	\$15,310	\$5,010	21.08%
227	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$16,053	\$22,993	\$9,046	\$24,898	108.29%
228	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$16,052	\$10,980	\$1,661	\$737	6.71%
229	ST PAUL INSURANCE CO OF ILLINOIS THE	0.01%	\$16,007	\$10,494	\$0	\$450	4.29%
230	PENN AMERICA INS CO	0.01%	\$15,964	\$11,355	\$0	\$0	0.00%
231	ALLIANCE INSURANCE COMPANY INC	0.01%	\$14,971	\$20,797	\$15,337	\$21,837	105.00%
232	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$14,867	\$658	\$0	-\$6	-0.91%
233	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.01%	\$13,864	\$10,634	\$0	\$0	0.00%
234	VALLEY FORCE INSURANCE COMPANY	0.01%	\$13,350	\$10,055	\$979	-\$3,449	-34.30%
235	FIDELITY AND CASUALTY CO OF NY	0.01%	\$13,114	\$17,582	-\$1,950	\$14,617	83.14%
236	OAK RIVER INSURANCE COMPANY	0.01%	\$12,853	\$13,045	\$2,682	\$3,067	23.51%
237	AMERICAN MANUFACTURERS MUTUAL INS CO	0.01%	\$12,660	\$13,139	\$1,044	-\$1,728	-13.15%
238	ALLSTATE INDEMNITY COMPANY	0.01%	\$11,496	\$8,985	\$12,950	\$26,833	288.64%
239	ALLIANZ INSURANCE COMPANY	0.01%	\$11,468	\$377,615	\$180,064	\$321,164	85.05%
240	TEACHERS INSURANCE COMPANY	0.01%	\$11,410	\$10,279	\$883	\$1,186	11.54%
241	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$11,049	\$10,242	\$5,921	\$9,233	90.15%
242	RECENT INSURANCE COMPANY	0.01%	\$9,860	\$7,394	\$517	-\$2,977	-40.26%
243	NEW YORK MARINE & GENERAL INS CO	0.01%	\$9,000	\$6,375	\$0	-\$14,535	-228.00%
244	EMCASCO INSURANCE COMPANY	0.01%	\$8,815	\$8,499	\$5,696	\$5,704	67.11%
245	AMERICAN ALTERNATIVE INS CORP	0.01%	\$8,240	\$8,569	\$1,025	\$3,738	43.62%
246	TRUSTGARD INSURANCE COMPANY	0.01%	\$8,233	\$8,425	\$10,206	\$12,700	150.74%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (including Auto Cargo)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	HORACE MANN INSURANCE COMPANY	0.01%	\$8,019	\$8,578	\$9,795	\$9,542	111.24%
248	INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$7,987	\$18,392	\$56,396	\$44,834	243.77%
249	RANGER INSURANCE COMPANY	0.01%	\$7,864	\$6,471	\$0	\$268	4.14%
250	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$7,623	\$7,623	\$0	-\$7	-0.09%
251	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$7,363	\$7,057	\$0	\$0	0.00%
252	NATIONAL CASUALTY COMPANY	0.00%	\$7,332	\$5,091	\$0	\$147	2.89%
253	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$7,020	\$6,423	\$0	\$0	0.00%
254	AMERICAN INTERNATIONAL INS CO	0.00%	\$6,934	\$2,882	\$5,700	\$5,892	204.44%
255	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$6,528	\$5,042	\$4,733	\$5,496	109.00%
256	STATEWIDE INSURANCE COMPANY	0.00%	\$6,339	\$8,967	\$6,686	\$4,260	47.51%
257	CGU INSURANCE COMPANY OF NEW JERSEY	0.00%	\$6,283	\$2,627	\$0	\$0	0.00%
258	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$6,152	\$5,993	\$0	-\$546	-9.11%
259	AMERISURE INSURANCE COMPANY	0.00%	\$5,996	\$5,968	\$0	\$206	3.45%
260	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$5,966	\$5,222	\$534	\$546	10.46%
261	AMERICAN FAMILY HOME INSURANCE CO	0.00%	\$5,715	\$5,715	\$0	\$0	0.00%
262	AMERICAN INDEMNITY COMPANY	0.00%	\$5,645	\$6,831	\$1,274	\$1,274	18.65%
263	GLOBE INDEMNITY COMPANY	0.00%	\$5,137	\$5,877	\$0	\$201	3.42%
264	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$4,787	\$8,873	\$0	\$256	2.89%
265	LIBERTY INSURANCE CORPORATION	0.00%	\$4,614	\$4,093	\$0	\$2,261	55.24%
266	CAPITOL INDEMNITY CORPORATION	0.00%	\$4,164	\$4,346	\$0	\$0	0.00%
267	MID-CONTINENT CASUALTY COMPANY	0.00%	\$3,990	\$6,404	\$0	\$0	0.00%
268	TIG INDEMNITY COMPANY	0.00%	\$3,889	\$2,955	\$0	\$150	5.08%
269	NORTHWESTERN NATIONAL CASUALTY CO	0.00%	\$3,832	\$3,354	\$0	\$0	0.00%
270	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$3,772	\$5,812	\$0	\$496	8.53%
271	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$3,675	\$6,783	\$9,313	-\$9,076	-133.81%
272	NONPROFITS INS ASSN AN INTERINS EXCH	0.00%	\$3,648	\$1,969	\$0	\$0	0.00%
273	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$3,645	\$2,624	\$0	\$134	5.11%
274	ELECTRIC INSURANCE COMPANY	0.00%	\$3,545	\$3,144	\$0	\$0	0.00%
275	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$3,075	\$639	\$0	\$0	0.00%
276	HANOVER INSURANCE COMPANY THE	0.00%	\$2,985	\$9,392	\$0	-\$97	-1.03%
277	MINNESOTA FIRE AND CASUALTY COMPANY	0.00%	\$2,936	\$8,833	\$0	\$0	0.00%
278	AMERICAN CASUALTY CO OF READING PA	0.00%	\$2,866	-\$5,714	\$0	-\$54,279	949.93%
279	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$2,736	\$2,756	\$0	\$0	0.00%
280	NOBEL INSURANCE COMPANY	0.00%	\$2,577	\$6,739	\$0	-\$1,296	-19.23%
281	NN INSURANCE COMPANY	0.00%	\$2,289	\$1,845	\$0	\$0	0.00%
282	T H E INSURANCE COMPANY	0.00%	\$2,283	\$2,277	\$0	\$0	0.00%
283	WAUSAU UNDERWRITERS INS CO	0.00%	\$2,069	\$5,640	\$0	-\$640	-11.35%
284	MASSACHUSETTS BAY INS CO	0.00%	\$2,046	\$15,339	\$0	-\$57	-0.37%
285	INSURANCE CORPORATION OF NEW YORK	0.00%	\$1,785	\$1,785	\$0	\$0	0.00%
286	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$1,726	\$708	\$0	\$0	0.00%
287	FIRST AMERICAN INSURANCE COMPANY	0.00%	\$1,665	\$941	\$0	-\$2,900	-308.18%
288	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$1,346	\$565	\$0	\$70	12.39%
289	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$1,298	\$1,292	\$850	\$850	65.79%
290	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$1,200	\$150	\$0	\$0	0.00%
291	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$1,147	\$1,000	\$0	-\$903	-90.30%
292	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$1,056	\$1,060	\$0	-\$7	-0.66%
293	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$907	\$547	\$0	-\$59	-10.79%
294	AMERICAN STATES INSURANCE CO TX	0.00%	\$893	\$11,367	\$1,600	\$1,885	16.58%
295	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$880	\$537	\$0	\$0	0.00%
296	NORTHBROOK NATIONAL INS CO	0.00%	\$865	\$6,909	\$0	-\$2,251	-32.58%
297	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$738	\$54	\$0	\$5	9.26%
298	HIGHLANDS INSURANCE COMPANY	0.00%	\$700	\$263	\$0	-\$368,660	-140174.90%
299	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$697	\$677	\$650	\$2,864	423.04%
300	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$564	\$71	\$0	\$0	0.00%
301	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$563	\$551	\$1,541	\$1,541	279.67%
302	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$520	\$251	\$0	\$9	3.59%
303	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$406	\$9,075	\$0	\$13,099	144.34%
304	CREDIT GENERAL INS CO	0.00%	\$400	\$61	\$0	\$2	3.28%
305	ULICO CASUALTY COMPANY	0.00%	\$375	\$375	\$0	-\$27	-7.20%
306	AMERICAN PROTECTION INSURANCE CO	0.00%	\$230	\$112	\$0	\$0	0.00%
307	NAVIGATORS INSURANCE COMPANY	0.00%	\$173	-\$18	\$0	-\$27,185	151027.78%
308	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$166	\$166	\$0	\$9	5.42%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	MILLERS INSURANCE COMPANY, THE	0.00%	\$159	\$9,847	\$0	-\$215	-2.18%
310	GRANITE STATE INSURANCE COMPANY	0.00%	\$150	\$204	\$0	-\$1,506	-738.24%
311	TRUMBULL INSURANCE COMPANY	0.00%	\$117	\$117	\$0	\$5	4.27%
312	TRI STATE INSURANCE COMPANY	0.00%	\$109	\$492	\$0	-\$291	-59.15%
313	MERASTAR INSURANCE COMPANY	0.00%	\$62	\$65	\$0	\$0	0.00%
314	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$51	\$110	\$0	-\$850	-772.73%
315	EXACT PROPERTY & CASUALTY	0.00%	\$49	\$40	\$0	\$0	0.00%
316	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$48	\$50	\$0	\$0	0.00%
317	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$44	\$44	\$0	-\$29	-65.91%
318	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,089	N/A
319	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$8	\$0	-\$86	-1075.00%
320	ATLAS ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$8,220	N/A
321	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$1,546	\$1,546	N/A
322	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$26,535	N/A
323	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$2	\$0	\$0	0.00%
324	COREGIS INSURANCE COMPANY	0.00%	\$0	\$24,914	\$4,483	-\$56,059	-225.01%
325	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$0	\$0	\$0	-\$85	N/A
326	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	\$63	N/A
327	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$239	\$0	\$3,946	1651.05%
328	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$98	N/A
329	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$570	\$570	N/A
330	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	\$20,000	N/A
331	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$25,655	N/A
332	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$10	\$0	\$188	1880.00%
333	MOTORS INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$0	N/A
334	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$87	\$0	-\$19	-21.84%
335	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
336	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$113	N/A
337	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$1	N/A
338	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
339	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$3	N/A
340	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$528	N/A
341	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$218	N/A
342	TIC PREMIER INSURANCE COMPANY	0.00%	\$0	\$404	\$0	-\$204	-50.50%
343	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	-\$7	-\$8,874	\$193,776	-2768228.57%
344	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$16	N/A
345	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$164	N/A
346	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$77	N/A
347	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$2	N/A
348	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
349	STANDARD GUARANTY INSURANCE COMPANY	0.00%	-\$12	-\$12	\$385	\$1,129	-9408.33%
350	CHICAGO INSURANCE COMPANY	0.00%	-\$16	\$25,856	\$0	\$337	1.30%
351	WESTFIELD INSURANCE COMPANY	0.00%	-\$59	\$250	\$0	\$2,191	876.40%
352	BALBOA INSURANCE COMPANY	0.00%	-\$226	\$608	\$0	-\$101	-16.61%
353	FARMINGTON CASUALTY COMPANY	0.00%	-\$250	-\$249	\$6,286	-\$2,474	993.57%
354	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	-\$290	\$276	\$0	-\$14	-5.07%
355	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$414	\$14,864	\$0	-\$8	-0.05%
356	INTEGON NATIONAL INSURANCE COMPANY	0.00%	-\$605	-\$605	\$0	\$0	0.00%
357	EVEREST NATIONAL INSURANCE COMPANY	0.00%	-\$845	\$752	\$0	-\$201	-26.73%
358	NATIONAL FIRE INS CO OF HARTFORD	0.00%	-\$5,622	\$31,647	-\$1,257	-\$2,957	-9.34%
TOTAL		100.00%	\$148,920,484	\$132,937,634	\$105,945,056	\$99,785,009	75.06%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FINANCIAL GUARANTY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MBIA INSURANCE CORPORATION	54.06%	\$9,684,005	\$2,491,770	\$0	\$0	0.00%
2	AMBAC ASSURANCE CORPORATION	23.89%	\$4,279,908	\$1,420,497	\$43,863	\$20,464	1.44%
3	FINANCIAL SECURITY ASSURANCE OF MD INC	6.79%	\$1,215,571	\$23,267	\$0	\$0	0.00%
4	ASSET GUARANTY INSURANCE COMPANY	6.62%	\$1,185,834	\$25,245	\$0	\$0	0.00%
5	FINANCIAL SECURITY ASSUR INC	5.75%	\$1,030,426	\$1,098,465	\$0	\$0	0.00%
6	FINANCIAL GUARANTY INSURANCE COMPANY	2.86%	\$511,428	\$1,930,255	\$0	\$0	0.00%
7	TRAVELERS CASUALTY AND SURETY CO	0.01%	\$2,031	\$2,031	\$0	\$0	0.00%
8	FIREMANS FUND INSURANCE COMPANY	0.01%	\$1,846	\$98,068	\$0	-\$4,811	-4.91%
9	TRAVELERS INDEMNITY COMPANY	0.01%	\$923	\$111,907	\$0	\$0	0.00%
10	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$615	\$74,603	-\$243,100	-\$243,100	-325.86%
11	CONNIE LEE INS COMPANY	0.00%	\$0	\$60,899	\$0	\$0	0.00%
12	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$249	-\$250	N/A
13	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	-\$178,449	\$1,024,746	N/A
14	FOREMOST INSURANCE CO	0.00%	\$0	\$0	-\$770	-\$1,030	N/A
15	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$1,349,803	\$0	\$0	0.00%
16	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$1,167	-\$1,167	N/A
17	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$3,982	\$0	-\$163	-4.09%
TOTAL		100.00%	\$17,912,587	\$8,690,792	-\$379,872	\$794,689	9.14%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Physicians and Surgeons)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PHICO INSURANCE COMPANY	23.92%	\$15,513,664	\$16,157,049	\$3,869,408	\$14,299,230	88.50%
2	MEDICAL PROTECTIVE COMPANY	13.74%	\$8,911,804	\$8,418,284	\$11,524,402	-\$3,623,990	-43.05%
3	CHICAGO INSURANCE COMPANY	12.37%	\$8,022,821	\$4,632,472	\$901,197	\$3,150,467	68.01%
4	MEDICAL ASSURANCE CO INC	11.45%	\$7,426,810	\$4,291,660	\$0	\$2,339,461	54.51%
5	MEDICAL ASSURANCE OF MISSOURI INC	9.66%	\$6,265,814	\$2,607,734	\$3,815,111	\$589,049	22.59%
6	INTERMED INSURANCE COMPANY	9.61%	\$6,232,350	\$6,797,860	\$5,837,655	\$3,388,187	49.84%
7	CONTINENTAL CASUALTY COMPANY	4.56%	\$2,958,964	\$4,358,901	\$6,738,381	\$9,181,673	210.64%
8	DOCTORS COMPANY AN INTERINS EXCHANGE	4.19%	\$2,716,177	\$2,800,455	\$330,000	\$1,721,377	61.47%
9	TRANSPORTATION INSURANCE COMPANY	3.83%	\$2,485,154	\$3,010,216	\$1,462,500	\$4,389,076	145.81%
10	ST PAUL FIRE & MARINE INSURANCE CO	1.91%	\$1,238,642	\$2,642,850	\$603,000	\$892,542	33.77%
11	PREFERRED PROFESSIONAL INSURANCE CO	1.33%	\$861,775	\$845,432	\$10,000	\$789,827	93.42%
12	MEDICAL LIABILITY ALLIANCE	1.32%	\$856,433	\$794,188	\$475,000	\$830,200	104.53%
13	ZURICH AMERICAN INSURANCE COMPANY	1.22%	\$788,511	\$762,851	\$0	\$289,392	37.94%
14	PREFERRED PHYSICIANS MEDICAL RRG INC	0.53%	\$343,054	\$349,684	\$0	\$278,277	79.58%
15	NATIONAL CASUALTY COMPANY	0.23%	\$147,377	\$134,089	\$356	\$25,906	19.32%
16	FRONTIER INSURANCE COMPANY	0.18%	\$119,745	\$135,188	\$2,000	-\$142,819	-105.64%
17	AMERICAN CONTINENTAL INSURANCE CO	0.13%	\$85,758	\$85,758	\$1,000,000	\$1,088,189	1268.91%
18	LAWRENCEVILLE PROPERTY AND CASUALTY	0.10%	\$65,883	\$64,713	\$0	\$777,195	1200.99%
19	FREMONT INDEMNITY COMPANY	0.09%	\$58,753	\$90,742	\$0	\$0	0.00%
20	KANSAS MEDICAL MUTUAL INS CO	0.08%	\$52,102	\$52,102	\$0	\$30,104	57.78%
21	GENERAL INSURANCE CO OF AMERICA	0.07%	\$45,027	\$44,804	\$0	\$2,703	6.03%
22	GULF UNDERWRITERS INSURANCE COMPANY	0.06%	\$39,000	\$27,140	\$0	\$14,000	51.58%
23	AMERICAN CASUALTY CO OF READING PA	0.02%	\$14,868	\$19,950	\$27,169	-\$65,851	-330.08%
24	GENERAL ACCIDENT INSURANCE COMPANY	0.01%	\$4,325	\$3,094	\$0	\$27,465	887.69%
25	AMERICAN STATES INSURANCE COMPANY	0.01%	\$3,924	\$3,447	\$0	-\$13	-0.38%
26	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$2,439	\$5,221	\$0	-\$42	-0.80%
27	GULF INSURANCE COMPANY	0.00%	\$2,337	\$582	\$0	\$0	0.00%
28	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$2,145	\$1,996	\$0	\$410	20.54%
29	CGU INSURANCE COMPANY	0.00%	\$930	\$272	\$0	\$8,985	3303.31%
30	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$548	\$276	\$0	\$4,790	1735.51%
31	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$349	\$145	\$0	-\$326,269	-225013.10%
32	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$32,432	\$0	\$16,442	50.70%
33	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,000	N/A
34	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
35	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$157,952	N/A
36	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
37	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
38	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$17,500	\$140,338	N/A
39	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$5,148	\$0	\$64,805	1258.84%
40	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$350	N/A
41	OHIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,144	N/A
42	PHYSICIANS DEFENSE ASSOCIATION	0.00%	\$0	\$0	\$140,000	-\$58,499	N/A
43	PROFESSIONAL LIABILITY INSURANCE CO	0.00%	\$0	\$1,425	\$1,037,650	-\$173,080	-12145.96%
44	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$3,471	N/A
45	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$1,450,000	\$521,945	N/A
46	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$175	N/A
47	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$143,033	N/A
48	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,435	N/A
49	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,534	N/A
50	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	-\$38	\$5,916	\$0	\$702,125	11868.24%
51	TWIN CITY FIRE INS CO	-0.12%	-\$75,602	-\$74,342	\$0	\$0	0.00%
52	CONTINENTAL INSURANCE COMPANY THE	-0.17%	-\$110,000	-\$73,836	\$805,179	-\$3,846,118	5209.00%
53	MEDICAL DEFENSE ASSOCIATES	-0.35%	-\$228,621	\$4,962,162	\$4,417,014	\$3,396,345	68.44%
TOTAL		100.00%	\$64,853,222	\$63,998,070	\$44,463,522	\$40,408,719	63.14%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Dentists)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL PROTECTIVE COMPANY	51.01%	\$1,489,763	\$1,468,180	\$241,620	-\$261,380	-17.80%
2	CONTINENTAL CASUALTY COMPANY	23.81%	\$695,390	\$802,372	\$106,009	-\$113,634	-14.16%
3	INTERMED INSURANCE COMPANY	14.74%	\$430,443	\$469,500	\$155,060	\$158,383	33.73%
4	MEDICAL ASSURANCE OF MISSOURI INC	11.46%	\$334,716	\$370,105	\$0	\$286,913	77.52%
5	ST PAUL FIRE & MARINE INSURANCE CO	2.87%	\$83,885	\$80,859	\$0	\$67,048	82.92%
6	NATIONAL FIRE INS CO OF HARTFORD	1.93%	\$56,379	\$6,738	\$46,000	-\$216,887	-3218.86%
7	CINCINNATI INS CO THE	1.37%	\$40,059	\$40,001	\$0	\$30,000	75.00%
8	CONNECTICUT INDEMNITY COMPANY THE	0.24%	\$7,113	\$1,490	\$0	\$0	0.00%
9	TRANSPORTATION INSURANCE COMPANY	0.04%	\$1,174	\$1,935	\$0	-\$34,109	-1762.74%
10	RELIANCE INSURANCE COMPANY	0.04%	\$1,051	\$1,145	\$0	-\$2,174	-189.87%
11	MEDICAL DEFENSE ASSOCIATES	0.03%	\$936	\$124,038	\$2,500	\$84,898	68.45%
12	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$14,184	\$0	-\$550,150	-3878.67%
13	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$69,408	N/A
14	TWIN CITY FIRE INS CO	-7.54%	-\$220,093	-\$216,425	\$132,000	-\$18,000	8.32%
TOTAL		100.00%	\$2,920,816	\$3,164,122	\$683,189	-\$638,500	-20.18%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Nurses)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ST PAUL FIRE & MARINE INSURANCE CO	45.62%	\$319,856	\$326,439	\$277,500	\$217,051	66.49%
2	MEDICAL ASSURANCE CO INC	42.74%	\$299,701	\$149,497	\$0	\$81,493	54.51%
3	RELIANCE INSURANCE COMPANY	10.08%	\$70,695	\$62,363	\$0	-\$90,869	-145.71%
4	CINCINNATI INS CO THE	1.56%	\$10,944	\$10,602	\$0	\$45,000	424.45%
5	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$213,357	\$0	\$0	0.00%
6	MEDICAL DEFENSE ASSOCIATES	0.00%	\$0	\$33,357	\$0	\$22,831	68.44%
	TOTAL	100.00%	\$701,196	\$795,615	\$277,500	\$275,506	34.63%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Hospitals)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI HOSPITAL PLAN	58.19%	\$9,863,026	\$9,858,124	\$4,458,386	\$6,329,111	64.20%
2	PHICO INSURANCE COMPANY	26.41%	\$4,475,587	\$4,790,642	\$1,648,250	\$4,246,943	88.65%
3	AMERICAN CONTINENTAL INSURANCE CO	5.36%	\$909,197	\$937,888	\$3,397,500	\$801,132	85.42%
4	LAWRENCEVILLE PROPERTY AND CASUALTY	5.18%	\$877,551	\$558,223	\$0	-\$507,901	-90.99%
5	OHIC INSURANCE COMPANY	0.90%	\$152,178	\$61,245	\$0	\$70,089	114.44%
6	CONTINENTAL CASUALTY COMPANY	0.74%	\$125,834	\$73,359	\$132,000	\$242,038	329.94%
7	FIRST SPECIALTY INSURANCE CORPORATION	0.73%	\$123,865	\$126,340	\$0	\$12,290	9.73%
8	MEDICAL ASSURANCE OF MISSOURI INC	0.64%	\$108,847	\$111,834	\$0	\$96,337	86.14%
9	AMERICAN CASUALTY CO OF READING PA	0.52%	\$87,759	\$32,010	\$0	\$47,564	148.59%
10	ZURICH AMERICAN INSURANCE COMPANY	0.51%	\$86,473	\$93,926	\$1,032,091	-\$1,085,680	-1155.89%
11	CINCINNATI INS CO THE	0.47%	\$79,735	\$112,678	\$714,165	\$1,135,144	1007.42%
12	MEDICAL PROTECTIVE COMPANY	0.43%	\$73,079	\$73,079	\$0	\$33,000	45.16%
13	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.19%	\$32,571	\$72,132	\$42,502	\$368,353	510.67%
14	ACE AMERICAN INSURANCE COMPANY	0.16%	\$26,409	\$55,140	\$110,400	\$101,853	184.72%
15	BANKERS STANDARD INSURANCE COMPANY	0.15%	\$25,537	\$25,322	\$4,127	\$45,085	178.05%
16	FRONTIER INSURANCE COMPANY	0.14%	\$24,552	\$24,765	\$0	-\$879	-3.55%
17	ST PAUL FIRE & MARINE INSURANCE CO	0.10%	\$16,572	-\$79,428	\$0	-\$169,269	213.11%
18	VIRGINIA INSURANCE RECIPROCAL	0.05%	\$9,267	\$15,347	\$0	\$1,002	6.53%
19	AMERICAN ZURICH INSURANCE COMPANY	0.01%	\$882	\$882	\$0	-\$5,499	-623.47%
20	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$204	\$76	\$0	-\$543,293	-714859.21%
21	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$0	\$0	\$1,000	-\$54,134	N/A
22	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$87,500	\$0	-\$607,252	-694.00%
23	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$750,000	\$227,205	N/A
24	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$7,393	\$3,750	\$2,029,930	27457.46%
25	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
26	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$1,117	\$0	-\$3,477	-311.28%
27	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,566	N/A
28	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$373	\$0	\$12,165	3261.39%
29	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$235,000	\$68,622	N/A
30	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24,572	N/A
31	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$607	\$0	-\$59,108	-9737.73%
32	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$259,477	N/A
33	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$152,497	N/A
34	MEDICAL DEFENSE ASSOCIATES	-0.13%	-\$22,740	\$555,778	\$339,992	\$380,402	68.44%
35	FIREMANS FUND INSURANCE COMPANY	-0.31%	-\$52,793	\$9,835	\$900	\$900	9.15%
36	FIREMANS FUND INS CO OF WISCONSIN	-0.44%	-\$75,000	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$16,948,592	\$17,606,187	\$12,870,063	\$12,774,561	72.56%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Other)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ST PAUL FIRE & MARINE INSURANCE CO	13.59%	\$1,289,041	\$1,233,344	\$440,050	-\$677,102	-54.90%
2	AMERICAN CASUALTY CO OF READING PA	13.33%	\$1,264,130	\$1,138,131	\$1,253,698	\$1,524,643	133.96%
3	CHICAGO INSURANCE COMPANY	13.26%	\$1,258,051	\$491,516	\$347,503	-\$57,216	-11.64%
4	NCMIC INSURANCE COMPANY	10.28%	\$975,142	\$966,203	\$15,000	\$383,306	39.67%
5	FIREMANS FUND INSURANCE COMPANY	9.57%	\$907,932	\$486,145	\$0	\$346,797	71.34%
6	ST PAUL MERCURY INSURANCE COMPANY	8.67%	\$822,732	\$901,456	\$1,245,955	\$1,267,031	140.55%
7	GULF INSURANCE COMPANY	4.79%	\$454,052	\$396,200	\$0	\$172,162	43.45%
8	AMERICAN CONTINENTAL INSURANCE CO	4.29%	\$406,786	\$341,044	\$0	\$178,864	52.45%
9	PHARMACISTS MUTUAL INSURANCE COMPANY	3.27%	\$310,420	\$300,249	\$2,500	-\$14,552	-4.85%
10	TWIN CITY FIRE INS CO	3.10%	\$293,858	\$288,930	-\$132,000	\$18,000	6.23%
11	LEGION INSURANCE COMPANY	2.49%	\$235,991	\$334,312	\$0	\$909,254	271.98%
12	CINCINNATI INS CO THE	2.47%	\$234,152	\$204,760	\$25,000	\$184,380	90.05%
13	EXECUTIVE RISK INDEMNITY INC	2.40%	\$227,356	\$123,150	\$265	\$65,614	53.28%
14	CHURCH MUTUAL INSURANCE COMPANY	1.93%	\$183,296	\$181,916	\$0	-\$54,217	-29.80%
15	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.54%	\$145,737	\$28,046	-\$88,509	-\$221,516	-789.83%
16	TIC INSURANCE COMPANY	1.38%	\$130,858	\$120,501	\$21,500	-\$104,218	-86.49%
17	FIREMANS FUND INS CO OF WISCONSIN	0.79%	\$75,000	\$0	\$0	\$0	N/A
18	FRONTIER INSURANCE COMPANY	0.63%	\$60,077	\$39,723	\$0	\$962,421	2422.83%
19	GRANITE STATE INSURANCE COMPANY	0.61%	\$58,151	\$58,532	\$0	-\$13,541	-23.13%
20	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.58%	\$55,460	\$44,210	\$10,626	\$92,088	208.30%
21	BANKERS STANDARD INSURANCE COMPANY	0.37%	\$35,267	\$43,114	\$5,700	\$62,260	144.41%
22	RELiance NATIONAL INDEMNITY COMPANY	0.25%	\$23,936	\$22,043	\$0	-\$176	-0.80%
23	MEDICAL LIABILITY ALLIANCE	0.25%	\$23,535	\$17,737	\$0	\$0	0.00%
24	WESTPORT INSURANCE CORPORATION	0.14%	\$13,659	\$11,188	\$0	-\$34	-0.30%
25	MEDICAL ASSURANCE CO INC	0.07%	\$6,726	\$6,760	\$0	\$3,685	54.51%
26	CONTINENTAL CASUALTY COMPANY	0.07%	\$6,598	\$55,683	\$0	\$2,723,337	4890.79%
27	TRAVELERS INDEMNITY CO OF ILLINOIS	0.06%	\$6,063	\$6,063	\$0	-\$18,081	-298.22%
28	INSURANCE CO OF THE STATE OF PA	0.05%	\$4,698	\$4,508	\$0	-\$186	-4.13%
29	FIRST SPECIALTY INSURANCE CORPORATION	0.04%	\$3,486	\$2,760	\$0	\$2,029	73.51%
30	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$699	\$277,916	\$2,322,615	\$859,571	309.29%
31	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$100	\$25	\$0	\$12	48.00%
32	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$230,359	N/A
33	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$664,800	\$6,912,130	N/A
34	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,209	N/A
35	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$0	-\$140,338	N/A
36	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$11,183	\$52,507	N/A
37	MEDICAL PROTECTIVE COMPANY	0.00%	\$0	\$0	\$0	\$28,000	N/A
38	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$7,946	\$0	\$187,043	2353.93%
39	RELiance NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,391	N/A
40	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$216	N/A
41	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$171	N/A
42	ST PAUL PROPERTY & CASUALTY INS CO	-0.01%	-\$1,378	-\$127	\$0	-\$688	541.73%
43	TRANSPORTATION INSURANCE COMPANY	-0.28%	-\$26,507	-\$21,909	\$0	\$132,090	-602.90%
TOTAL		100.00%	\$9,485,104	\$8,112,075	\$6,145,886	\$15,532,787	191.48%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	21.90%	\$10,119,583	\$9,699,811	\$0	\$0	0.00%
2	AMERICAN FAMILY MUTUAL INS CO	7.47%	\$3,449,913	\$3,411,247	\$0	\$0	0.00%
3	SAFECO INSURANCE CO OF AMERICA	4.80%	\$2,215,849	\$1,821,261	\$0	\$2,787	0.15%
4	SHELTER MUTUAL INSURANCE CO	4.21%	\$1,943,369	\$1,873,976	\$2,864	\$4,614	0.25%
5	WESTCHESTER FIRE INSURANCE COMPANY	3.77%	\$1,741,261	\$1,395,732	\$0	\$36,325	2.60%
6	MID CENTURY INSURANCE COMPANY	3.74%	\$1,729,012	\$1,756,821	\$60	\$1,004	0.06%
7	ALLSTATE INSURANCE COMPANY	2.32%	\$1,072,236	\$1,005,516	\$0	\$390	0.04%
8	FIRE INSURANCE EXCHANGE	2.21%	\$1,020,635	\$1,008,206	-\$4,475	-\$4,475	-0.44%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.21%	\$1,019,002	\$1,047,414	\$1,443	\$1,443	0.14%
10	LIBERTY MUTUAL FIRE INSURANCE CO	1.71%	\$792,423	\$721,534	\$0	-\$6,900	-0.96%
11	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.53%	\$708,750	\$679,313	\$0	-\$14,658	-2.16%
12	STATE AUTO PROPERTY & CASUALTY INS CO	1.34%	\$618,445	\$607,280	\$0	\$0	0.00%
13	GREAT NORTHERN INSURANCE COMPANY	1.33%	\$614,938	\$525,472	\$0	\$0	0.00%
14	ATLANTIC MUTUAL INSURANCE COMPANY	1.28%	\$590,323	\$566,781	\$0	\$0	0.00%
15	CONTINENTAL INSURANCE COMPANY THE	1.27%	\$588,392	\$696,812	\$0	\$512	0.07%
16	STANDARD FIRE INSURANCE COMPANY	1.26%	\$583,211	\$542,847	\$0	\$20,721	3.82%
17	CAMERON MUTUAL INSURANCE COMPANY	1.24%	\$571,658	\$575,864	\$0	\$0	0.00%
18	PACIFIC INDEMNITY COMPANY	1.23%	\$567,420	\$575,860	\$0	\$0	0.00%
19	CINCINNATI INS CO THE	1.17%	\$542,672	\$487,852	\$0	\$0	0.00%
20	AMERICAN AUTOMOBILE INSURANCE CO	1.17%	\$539,720	\$474,524	\$0	\$4	0.00%
21	ECONOMY PREFERRED INSURANCE COMPANY	1.12%	\$516,493	\$523,658	\$0	-\$8,509	-1.62%
22	AUTO CLUB FAMILY INSURANCE COMPANY	1.12%	\$515,530	\$358,142	\$0	\$0	0.00%
23	VIGILANT INSURANCE COMPANY	1.03%	\$473,909	\$496,495	\$0	\$0	0.00%
24	TRAVELERS INDEMNITY COMPANY	1.01%	\$468,449	\$363,914	\$0	-\$17,034	-4.68%
25	COLUMBIA NATIONAL INSURANCE COMPANY	1.01%	\$467,531	\$438,255	\$0	\$0	0.00%
26	COLUMBIA MUTUAL INSURANCE CO	0.95%	\$439,793	\$429,692	\$0	\$0	0.00%
27	HARTFORD UNDERWRITERS INSURANCE CO	0.94%	\$433,768	\$421,809	\$0	\$0	0.00%
28	SECURA INSURANCE A MUTUAL COMPANY	0.81%	\$373,867	\$377,968	\$0	-\$4,976	-1.32%
29	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.79%	\$367,098	\$367,098	\$0	\$0	0.00%
30	FIREMANS FUND INSURANCE COMPANY	0.76%	\$353,104	\$352,169	\$0	-\$480	-0.14%
31	EMPLOYERS FIRE INSURANCE COMPANY	0.64%	\$297,372	\$276,826	\$0	\$106	0.04%
32	AMERICAN MOTORISTS INSURANCE CO	0.60%	\$275,298	\$305,667	\$0	-\$108,792	-35.59%
33	CHURCH MUTUAL INSURANCE COMPANY	0.56%	\$259,948	\$252,108	\$0	\$0	0.00%
34	AMERICAN ECONOMY INSURANCE COMPANY	0.52%	\$240,733	\$290,183	\$0	-\$11,173	-3.85%
35	ST PAUL GUARDIAN INSURANCE COMPANY	0.51%	\$234,100	\$243,424	\$0	-\$14,456	-5.94%
36	LITITZ MUTUAL INSURANCE COMPANY	0.51%	\$233,450	\$340,461	\$0	\$40	0.01%
37	CHURCH INSURANCE CO THE	0.49%	\$225,474	\$225,474	\$0	\$0	0.00%
38	TRAVELERS INDEMNITY CO OF ILLINOIS	0.48%	\$224,099	\$161,714	\$0	\$36,838	22.78%
39	TRANSPORTATION INSURANCE COMPANY	0.47%	\$218,076	\$308,210	\$0	-\$3,171	-1.03%
40	AUTOMOBILE INS CO OF HARTFORD CT	0.47%	\$214,918	\$184,520	\$0	\$3,350	1.82%
41	HARTFORD CASUALTY INS CO	0.41%	\$189,885	\$144,268	\$0	\$0	0.00%
42	AMCO INSURANCE COMPANY	0.40%	\$184,892	\$176,197	\$0	\$0	0.00%
43	ALLIED PROPERTY & CASUALTY INS CO	0.40%	\$182,804	\$169,886	\$0	\$0	0.00%
44	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.39%	\$181,249	\$177,714	\$0	\$0	0.00%
45	USAA CASUALTY INSURANCE COMPANY	0.38%	\$175,967	\$160,517	\$0	-\$4,902	-3.05%
46	ECONOMY FIRE & CASUALTY COMPANY	0.37%	\$169,430	\$178,841	\$0	-\$1,695	-0.95%
47	TRAVELERS INDEMNITY CO OF AMERICA	0.37%	\$168,830	\$139,526	\$0	-\$70,988	-50.88%
48	ASSOCIATED INDEMNITY CORPORATION	0.36%	\$168,524	\$174,153	\$0	\$0	0.00%
49	AMERICAN EMPLOYERS INSURANCE CO	0.36%	\$165,695	\$176,077	\$0	\$104	0.06%
50	NORTHERN ASSURANCE CO OF AMERICA	0.36%	\$165,027	\$176,796	\$0	\$107	0.06%
51	FEDERATED MUTUAL INSURANCE COMPANY	0.35%	\$161,259	\$222,840	\$0	\$0	0.00%
52	FARMERS AND MERCHANTS INSURANCE CO	0.35%	\$160,738	\$272,976	\$0	-\$16,391	-6.00%
53	UNITED FIRE AND CASUALTY COMPANY	0.34%	\$158,180	\$146,828	\$0	\$0	0.00%
54	NATIONWIDE MUTUAL INSURANCE COMPANY	0.33%	\$152,201	\$135,386	\$0	-\$5	0.00%
55	AMERICAN INSURANCE COMPANY THE	0.33%	\$151,298	\$141,264	\$0	-\$27	-0.02%
56	BROTHERHOOD MUTUAL INSURANCE CO	0.32%	\$147,893	\$154,488	\$0	\$0	0.00%
57	GENERAL CASUALTY CO OF WISCONSIN	0.32%	\$147,034	\$133,321	\$0	\$0	0.00%
58	STATE FARM GENERAL INSURANCE CO	0.32%	\$145,612	\$203,934	\$0	\$0	0.00%
59	WEST AMERICAN INSURANCE COMPANY	0.31%	\$143,144	\$142,122	\$0	\$62	0.04%
60	GENERAL ACCIDENT INSURANCE COMPANY	0.30%	\$140,844	\$200,107	\$0	-\$9,481	-4.74%
61	TRANSCONTINENTAL INSURANCE COMPANY	0.30%	\$139,031	\$164,607	\$0	-\$244	-0.15%
62	UNIVERSAL UNDERWRITERS INS CO	0.28%	\$130,267	\$130,267	\$0	\$0	0.00%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	METROPOLITAN PROPERTY & CASUALTY INS CO	0.28%	\$129,674	\$138,347	\$0	-\$2,310	-1.67%
64	MILLERS MUTUAL INSURANCE ASSOCIATION	0.27%	\$125,112	\$123,884	\$0	-\$180	-0.15%
65	FARMERS INSURANCE EXCHANGE	0.27%	\$124,696	\$128,129	\$685,680	\$290,670	226.86%
66	AUTO OWNERS INSURANCE CO MUTUAL	0.26%	\$121,446	\$110,310	\$512	\$502	0.46%
67	ASSURANCE COMPANY OF AMERICA	0.26%	\$120,978	\$104,257	\$0	\$8	0.01%
68	TRUCK INSURANCE EXCHANGE	0.26%	\$119,604	\$118,012	\$0	-\$2,277	-1.93%
69	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.26%	\$118,188	\$109,720	\$0	\$0	0.00%
70	HAWKEYE SECURITY INSURANCE COMPANY	0.25%	\$116,685	\$124,533	\$0	-\$2,478	-1.99%
71	CONTINENTAL CASUALTY COMPANY	0.25%	\$115,528	\$113,042	\$0	-\$6,680	-5.91%
72	COMMERCIAL UNION INSURANCE COMPANY	0.23%	\$107,026	\$91,042	\$0	\$30	0.03%
73	RELiance INSURANCE COMPANY	0.23%	\$106,804	\$78,794	\$0	-\$3,404	-4.32%
74	ZURICH AMERICAN INSURANCE COMPANY	0.23%	\$106,542	\$97,958	\$0	\$0	0.00%
75	STATE AUTOMOBILE MUTUAL INS CO	0.22%	\$102,760	\$98,682	\$0	\$0	0.00%
76	EMPLOYERS MUTUAL CASUALTY COMPANY	0.20%	\$93,954	\$95,724	\$0	\$0	0.00%
77	MILLERS CLASSIFIED INSURANCE COMPANY	0.20%	\$92,761	\$93,537	\$0	-\$142	-0.15%
78	AMERICAN MANUFACTURERS MUTUAL INS CO	0.20%	\$92,685	\$105,299	\$0	\$73	0.07%
79	OWNERS INSURANCE COMPANY	0.20%	\$92,123	\$62,581	\$184	\$183	0.29%
80	FIDELITY AND GUARANTY INSURANCE COMPANY	0.18%	\$81,894	\$72,107	\$0	\$1,147	1.59%
81	FEDERAL INSURANCE COMPANY	0.17%	\$80,475	\$77,647	\$0	\$0	0.00%
82	AMERICAN STATES INSURANCE COMPANY	0.17%	\$79,523	\$110,446	\$0	-\$1,616	-1.46%
83	CHARTER OAK FIRE INSURANCE CO THE	0.16%	\$72,623	\$73,802	\$0	-\$46,685	-63.26%
84	GRINNELL MUTUAL REINSURANCE COMPANY	0.16%	\$71,893	\$44,794	\$0	\$14	0.03%
85	LIBERTY INSURANCE CORPORATION	0.15%	\$71,140	\$69,978	\$0	-\$13,243	-18.92%
86	TIG INSURANCE COMPANY	0.15%	\$67,889	\$59,389	\$0	\$0	0.00%
87	HARTFORD FIRE INSURANCE COMPANY	0.14%	\$66,509	\$36,734	\$0	\$0	0.00%
88	COUNTRY MUTUAL INSURANCE COMPANY	0.14%	\$66,165	\$62,617	\$0	\$0	0.00%
89	DEPOSITORS INSURANCE COMPANY	0.14%	\$65,931	\$56,200	\$0	\$0	0.00%
90	UNITED SECURITY INSURANCE COMPANY	0.14%	\$64,670	\$69,197	\$0	-\$1,064	-1.54%
91	VALLEY FORGE INSURANCE COMPANY	0.14%	\$64,626	\$81,499	\$0	-\$748	-0.92%
92	SENTRY INSURANCE A MUTUAL COMPANY	0.14%	\$64,267	\$65,414	\$0	-\$172	-0.26%
93	OMAHA PROPERTY AND CASUALTY INS CO	0.14%	\$63,631	\$62,347	\$0	\$0	0.00%
94	AMERICAN CASUALTY CO OF READING PA	0.13%	\$58,300	\$62,885	\$0	-\$252	-0.40%
95	UNION INSURANCE CO OF PROVIDENCE	0.13%	\$58,120	\$54,273	\$0	\$0	0.00%
96	NORTHERN INSURANCE CO OF NEW YORK	0.12%	\$55,089	\$84,905	\$0	\$1,365	1.61%
97	CCU INSURANCE COMPANY	0.12%	\$53,156	\$67,588	\$0	-\$1,924	-2.85%
98	SECURITY NATIONAL INSURANCE COMPANY	0.11%	\$51,513	\$45,584	\$0	\$0	0.00%
99	AMERICAN GUARANTEE & LIABILITY INS CO	0.11%	\$50,644	\$34,617	\$0	\$0	0.00%
100	FIRST SPECIALTY INSURANCE CORPORATION	0.11%	\$50,000	\$10,417	\$0	\$384	3.69%
101	UNITED STATES FIDELITY & GUARANTY CO	0.11%	\$49,043	\$42,415	\$0	\$1,318	3.11%
102	VALIANT INS CO	0.11%	\$49,036	\$67,707	\$0	\$956	1.41%
103	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.10%	\$47,228	\$46,332	\$0	-\$4,495	-9.70%
104	NATIONAL AMERICAN INSURANCE COMPANY	0.10%	\$46,258	\$35,003	\$0	\$0	0.00%
105	GUIDEONE MUTUAL INSURANCE COMPANY	0.10%	\$44,206	\$44,403	\$0	\$3	0.01%
106	AMERICAN FIRE & CASUALTY COMPANY	0.09%	\$43,571	\$46,091	\$0	\$2	0.00%
107	FIDELITY & GUARANTY INS UNDERWRITERS	0.09%	\$42,014	\$25,587	\$0	\$2,203	8.61%
108	FOREMOST PROPERTY AND CASUALTY INS CO	0.09%	\$40,907	\$42,300	\$0	\$0	0.00%
109	METROPOLITAN GROUP PROP & CAS INS CO	0.09%	\$40,014	\$36,623	\$0	\$7	0.02%
110	ARMED FORCES INSURANCE EXCHANGE	0.09%	\$39,802	\$40,200	\$0	\$0	0.00%
111	TWIN CITY FIRE INS CO	0.08%	\$39,156	\$30,894	\$0	\$0	0.00%
112	OHIO CASUALTY INSURANCE COMPANY	0.08%	\$38,721	\$40,253	\$0	\$18	0.04%
113	CHRYSLER INSURANCE COMPANY	0.08%	\$36,149	\$27,896	\$0	\$0	0.00%
114	NATIONAL FIRE INS CO OF HARTFORD	0.08%	\$35,973	\$34,632	\$0	-\$188	-0.54%
115	NATIONAL FARMERS UNION STANDARD INS CO	0.07%	\$33,860	\$34,242	\$0	\$0	0.00%
116	WAUSAU BUSINESS INSURANCE COMPANY	0.07%	\$31,571	\$30,653	\$0	\$0	0.00%
117	ROYAL INDEMNITY COMPANY	0.07%	\$31,412	\$35,475	\$0	\$527	1.49%
118	CENTENNIAL INSURANCE COMPANY	0.07%	\$30,825	\$29,242	\$0	\$0	0.00%
119	AMICA MUTUAL INSURANCE COMPANY	0.07%	\$30,644	\$28,911	\$0	\$0	0.00%
120	RLI INSURANCE COMPANY	0.07%	\$30,485	\$7,878	\$0	\$106,653	1353.81%
121	AMERICAN STATES PREFERRED INS CO	0.07%	\$30,197	\$305,355	\$500	\$500	0.16%
122	TRUSTGARD INSURANCE COMPANY	0.06%	\$29,590	\$29,429	\$0	\$96	0.33%
123	CCU INSURANCE COMPANY OF NEW JERSEY	0.06%	\$29,235	\$27,544	\$0	-\$1	0.00%
124	CONTINENTAL WESTERN INSURANCE CO	0.06%	\$27,861	\$29,261	\$0	\$0	0.00%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	NATIONAL CASUALTY COMPANY	0.06%	\$26,433	\$28,167	\$0	\$0	0.00%
126	AMERICAN INTERNATIONAL INS CO	0.06%	\$26,016	\$22,745	\$0	\$0	0.00%
127	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.05%	\$24,257	\$30,241	\$0	-\$363	-1.20%
128	EMCASCO INSURANCE COMPANY	0.05%	\$23,759	\$22,871	\$0	\$0	0.00%
129	COLORADO CASUALTY INSURANCE COMPANY	0.05%	\$23,744	\$21,745	\$0	\$0	0.00%
130	GREENWICH INSURANCE COMPANY	0.05%	\$23,478	\$11,740	\$0	\$0	0.00%
131	RECENT INSURANCE COMPANY	0.05%	\$21,712	\$24,859	\$0	\$0	0.00%
132	UNITED PACIFIC INSURANCE COMPANY	0.04%	\$19,485	\$25,335	\$0	-\$700	-2.76%
133	FARMERS ALLIANCE MUTUAL INS CO	0.04%	\$18,773	\$23,554	\$108	\$108	0.46%
134	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.04%	\$17,355	\$15,791	\$0	\$425	2.69%
135	FOREMOST SIGNATURE INSURANCE COMPANY	0.04%	\$17,224	\$17,079	\$0	\$0	0.00%
136	ALLIANCE INSURANCE COMPANY INC	0.04%	\$17,018	\$17,141	\$0	\$0	0.00%
137	LUMBERMENS MUTUAL CASUALTY CO	0.04%	\$16,594	\$13,778	\$0	\$0	0.00%
138	LUMBERMENS UNDERWRITING ALLIANCE	0.04%	\$16,540	\$6,226	\$0	\$0	0.00%
139	ALLIANZ INSURANCE COMPANY	0.04%	\$16,260	\$16,260	\$0	\$0	0.00%
140	SAFEGUARD INSURANCE COMPANY	0.03%	\$16,143	\$4,108	\$0	\$82	2.00%
141	BANKERS STANDARD INSURANCE COMPANY	0.03%	\$16,044	\$19,465	\$0	\$206	1.06%
142	SCOTTSDALE INDEMNITY COMPANY	0.03%	\$15,958	\$12,614	\$0	\$0	0.00%
143	FIDELITY AND CASUALTY CO OF NY	0.03%	\$14,993	\$20,002	\$0	\$0	0.00%
144	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$13,189	\$9,642	\$0	\$0	0.00%
145	ALLSTATE INDEMNITY COMPANY	0.03%	\$12,289	\$10,691	\$0	\$0	0.00%
146	ROYAL INSURANCE COMPANY OF AMERICA	0.02%	\$11,469	\$13,693	\$0	\$232	1.69%
147	ACE AMERICAN INSURANCE COMPANY	0.02%	\$11,453	\$17,331	\$0	-\$429	-2.48%
148	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02%	\$11,144	\$8,766	\$0	\$0	0.00%
149	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.02%	\$10,725	\$10,516	\$0	-\$751	-7.14%
150	NATIONAL GENERAL INS CO	0.02%	\$10,400	\$10,605	\$0	\$0	0.00%
151	SHELTER REINSURANCE COMPANY	0.02%	\$10,000	\$10,000	\$0	\$0	0.00%
152	TEACHERS INSURANCE COMPANY	0.02%	\$9,797	\$8,558	\$0	\$0	0.00%
153	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$9,621	\$8,551	\$0	\$0	0.00%
154	HARTFORD STEAM BOILER INSPECTION & INS	0.02%	\$9,323	\$7,971	\$0	\$0	0.00%
155	HORACE MANN INSURANCE COMPANY	0.02%	\$8,833	\$9,006	\$0	\$0	0.00%
156	MINNESOTA FIRE AND CASUALTY COMPANY	0.02%	\$7,413	\$9,593	\$0	\$0	0.00%
157	TRI STATE INSURANCE CO OF MINNESOTA	0.02%	\$7,120	\$7,022	\$0	\$0	0.00%
158	AMERICAN NATIONAL FIRE INSURANCE CO	0.02%	\$7,017	\$5,971	\$0	-\$681	-11.41%
159	GLOBE INDEMNITY COMPANY	0.02%	\$6,973	\$6,973	\$0	\$139	1.99%
160	SHELTER GENERAL INS CO	0.01%	\$6,836	\$6,318	\$0	\$0	0.00%
161	FOREMOST INSURANCE CO	0.01%	\$6,768	\$5,399	\$0	\$0	0.00%
162	MARYLAND CASUALTY COMPANY	0.01%	\$6,765	\$8,396	\$0	\$283	3.37%
163	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$6,360	\$6,237	\$0	\$0	0.00%
164	WAUSAU UNDERWRITERS INS CO	0.01%	\$6,334	\$6,011	\$0	\$0	0.00%
165	NORTHWESTERN NATIONAL CASUALTY CO	0.01%	\$6,120	\$3,965	\$0	\$0	0.00%
166	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$6,081	\$5,054	\$0	\$99	1.96%
167	PHOENIX INSURANCE COMPANY THE	0.01%	\$6,050	\$15,707	\$0	\$2,889	18.39%
168	CALIFORNIA CASUALTY INSURANCE CO	0.01%	\$5,936	\$5,319	\$0	\$0	0.00%
169	AMERICAN NATIONAL GENERAL INS CO	0.01%	\$5,424	\$5,424	\$0	\$0	0.00%
170	ELECTRIC INSURANCE COMPANY	0.01%	\$5,406	\$4,803	\$0	\$0	0.00%
171	ST PAUL FIRE & MARINE INSURANCE CO	0.01%	\$5,253	\$10,470	\$0	-\$1,850	-17.67%
172	ASSOCIATES INSURANCE COMPANY	0.01%	\$5,047	\$5,047	\$0	\$0	0.00%
173	WINTERHUR INTERNATIONAL AMERICA INS CO	0.01%	\$4,974	\$4,452	\$0	\$101	2.27%
174	LYNDON PROPERTY INSURANCE COMPANY	0.01%	\$4,936	\$4,917	\$0	\$0	0.00%
175	GUIDEONE AMERICA INSURANCE COMPANY	0.01%	\$4,725	\$2,553	\$9,693	\$9,787	383.35%
176	MUTUAL SERVICE CASUALTY INSURANCE CO	0.01%	\$4,221	\$8,143	\$0	\$0	0.00%
177	ST PAUL PROPERTY & CASUALTY INS CO	0.01%	\$3,852	\$5,737	\$0	-\$362	-6.31%
178	GRAIN DEALERS MUTUAL INSURANCE CO	0.01%	\$3,554	\$3,061	\$0	\$0	0.00%
179	COLONIAL PENN INSURANCE COMPANY	0.01%	\$3,549	\$3,659	\$116	\$2,716	74.23%
180	POTOMAC INSURANCE CO OF ILLINOIS	0.01%	\$3,477	\$4,708	\$0	\$0	0.00%
181	HARLEYSVILLE MUTUAL INSURANCE CO	0.01%	\$3,420	\$3,288	\$0	\$72	2.19%
182	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01%	\$3,287	\$1,661	\$0	\$0	0.00%
183	BITUMINOUS CASUALTY CORPORATION	0.01%	\$3,129	\$3,923	\$0	\$0	0.00%
184	SUMITOMO MARINE & FIRE INS CO LTD	0.01%	\$3,030	\$2,490	\$0	\$0	0.00%
185	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$2,669	\$1,971	\$0	\$0	0.00%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	TRI STATE INSURANCE COMPANY	0.01%	\$2,503	\$3,473	\$0	-\$200	-5.76%
187	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$2,197	\$3,097	\$0	\$0	0.00%
188	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$2,099	\$1,886	\$0	-\$9	-0.48%
189	INSURANCE COMPANY OF THE WEST	0.00%	\$1,895	\$3,485	\$0	\$1,023	29.35%
190	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$1,574	\$3,460	\$0	-\$1,111	-32.11%
191	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$1,463	\$772	\$0	\$0	0.00%
192	AGRICULTURAL INSURANCE COMPANY	0.00%	\$1,375	\$1,583	\$0	\$229	14.47%
193	GENERAL INSURANCE CO OF AMERICA	0.00%	\$1,319	\$4,628	\$0	\$117	2.53%
194	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$1,186	\$19,075	\$0	\$0	0.00%
195	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$1,140	\$897	\$0	\$0	0.00%
196	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$1,088	\$136	\$0	\$0	0.00%
197	UNITED STATES FIRE INSURANCE CO	0.00%	\$1,001	\$3,029	\$0	-\$6,462	-213.34%
198	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$923	\$867	\$0	\$0	0.00%
199	AMERICAN STATES INSURANCE CO TX	0.00%	\$802	\$12,429	\$0	\$0	0.00%
200	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$777	\$429	\$0	-\$138	-32.17%
201	MERIDIAN MUTUAL INSURANCE COMPANY	0.00%	\$514	\$67	\$0	\$0	0.00%
202	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$437	\$707	\$0	-\$38	-5.37%
203	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$257	\$568	\$0	-\$11	-1.94%
204	AMERICAN PROTECTION INSURANCE CO	0.00%	\$187	\$237	\$0	\$0	0.00%
205	RELANCE NATIONAL INDEMNITY COMPANY	0.00%	\$166	\$3,354	\$0	-\$71	-2.12%
206	TRUMBULL INSURANCE COMPANY	0.00%	\$160	\$1,376	\$0	\$0	0.00%
207	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$153	\$122	\$0	\$0	0.00%
208	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$144	\$53	\$0	\$0	0.00%
209	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$131	\$135	\$0	-\$113	-83.70%
210	NN INSURANCE COMPANY	0.00%	\$107	\$297	\$0	\$0	0.00%
211	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$97	\$74	\$0	\$11	14.86%
212	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$85	\$82	\$0	\$155	189.02%
213	HANOVER INSURANCE COMPANY THE	0.00%	\$68	\$9,875	\$0	\$0	0.00%
214	WESTFIELD INSURANCE COMPANY	0.00%	\$8	\$6	\$0	\$0	0.00%
215	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$36	N/A
216	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$43	N/A
217	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$0	\$46	\$0	\$0	0.00%
218	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$265	N/A
219	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$58,824	N/A
220	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$86	\$0	-\$7	-8.14%
221	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	\$8	N/A
222	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$105	\$0	\$64	60.95%
223	GULF INSURANCE COMPANY	0.00%	\$0	\$69	\$0	\$0	0.00%
224	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$106	\$0	\$0	0.00%
225	WALERS INSURANCE COMPANY, THE	0.00%	\$0	\$432	\$0	-\$10	-2.31%
226	NATIONAL SURETY CORPORATION	0.00%	\$0	\$1	\$0	-\$133	-13300.00%
227	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$68	N/A
228	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$123	N/A
229	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$60	N/A
230	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$2,364	N/A
231	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$15,244	N/A
232	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$11,486	N/A
233	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$36,087	N/A
234	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	\$308	N/A
235	WELLS FALLS INSURANCE COMPANY THE	0.00%	-\$4	\$449	\$0	\$0	0.00%
236	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$10	-\$10	\$0	-\$72,600	726000.00%
237	OAK RIVER INSURANCE COMPANY	0.00%	-\$19	\$112	\$0	\$0	0.00%
238	INDIANA LUMBERMENS MUTUAL INS CO	0.00%	-\$76	\$120	\$0	\$0	0.00%
239	MASSACHUSETTS BAY INS CO	0.00%	-\$1,302	\$16,036	\$0	\$0	0.00%
240	CITIZENS INSURANCE COMPANY OF AMERICA	-0.01%	-\$3,352	\$35,909	\$0	\$0	0.00%
TOTAL		100.00%	\$46,208,856	\$44,905,625	\$696,685	-\$58,007	-0.13%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	35.30%	\$98,367,244	\$98,527,606	\$1,213,849	\$6,617,581	6.72%
2	AMERICAN FAMILY MUTUAL INS CO	11.54%	\$32,146,470	\$32,024,406	\$23,229,457	\$21,820,530	68.14%
3	STATE FARM MUTUAL AUTOMOBILE INS CO	10.95%	\$30,509,324	\$30,003,946	\$23,502,944	\$24,561,159	81.86%
4	CONTINENTAL CASUALTY COMPANY	7.84%	\$21,847,646	\$18,258,157	\$14,864,925	\$13,060,393	71.53%
5	VISION SERVICE PLAN INSURANCE CO	6.82%	\$18,995,219	\$18,955,715	\$14,906,183	\$14,060,835	74.18%
6	FEDERATED MUTUAL INSURANCE COMPANY	4.60%	\$12,825,371	\$12,803,890	\$10,299,605	\$11,326,907	88.46%
7	BENCHMARK INSURANCE COMPANY	3.80%	\$10,597,069	\$10,597,069	\$8,131,617	\$10,098,991	95.30%
8	CONTINENTAL INSURANCE COMPANY THE	2.29%	\$6,378,367	\$6,378,367	\$4,964,748	\$5,518,533	86.52%
9	LINCOLN NATIONAL HEALTH & CAS INS CO	2.14%	\$5,959,004	\$5,924,870	\$3,005,845	\$4,566,466	77.07%
10	ZURICH AMERICAN INSURANCE COMPANY	1.58%	\$4,407,514	\$4,441,516	\$93,636	\$861,305	19.39%
11	EMPLOYERS REINSURANCE CORPORATION	1.06%	\$2,950,642	\$2,950,642	\$2,215,609	\$3,921,382	132.90%
12	ALLAMERICA FINANCIAL BENEFIT INS CO	0.97%	\$2,710,974	\$2,657,850	\$2,003,700	\$2,918,970	109.82%
13	LEGION INSURANCE COMPANY	0.93%	\$2,586,714	\$2,393,057	\$5,477,905	\$7,152,489	298.89%
14	MUTUAL PROTECTIVE INS CO	0.83%	\$2,319,250	\$2,296,507	\$1,752,916	\$1,868,744	81.37%
15	HARTFORD FIRE INSURANCE COMPANY	0.82%	\$2,275,511	\$2,280,742	\$295,900	\$118,742	5.21%
16	STANDARD GUARANTY INSURANCE COMPANY	0.79%	\$2,200,972	\$2,201,585	\$420,331	\$355,653	16.15%
17	AMERICAN FIDELITY & LIBERTY INS CO	0.77%	\$2,141,881	\$1,842,376	\$319,693	\$757,247	41.10%
18	AMERICAN SECURITY INSURANCE COMPANY	0.75%	\$2,087,798	\$2,087,798	\$1,395,737	\$1,628,568	78.00%
19	CENTRAL STATES INDEMNITY CO OF OMAHA	0.74%	\$2,064,290	\$2,064,290	\$692,541	\$583,473	28.27%
20	AVEMCO INSURANCE COMPANY	0.55%	\$1,521,102	\$1,521,102	\$218,459	\$1,047,697	68.88%
21	ALLSTATE INSURANCE COMPANY	0.54%	\$1,514,546	\$1,514,546	\$376,873	\$347,002	22.91%
22	AMERICAN AUTOMOBILE INSURANCE CO	0.52%	\$1,457,417	\$1,497,965	\$12,610	\$113,339	7.57%
23	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.43%	\$1,197,721	\$1,019,545	\$688,223	-\$566,518	-55.57%
24	AMEX ASSURANCE COMPANY	0.35%	\$986,411	\$987,410	\$0	\$4,565	0.46%
25	UNITED WISCONSIN INSURANCE COMPANY	0.31%	\$859,671	\$868,752	\$330,107	\$505,868	58.23%
26	FEDERAL INSURANCE COMPANY	0.30%	\$846,578	\$830,002	\$2,243,293	\$1,864,325	224.62%
27	ULICO CASUALTY COMPANY	0.28%	\$789,397	\$789,397	\$198,095	\$352,127	44.61%
28	BCS INSURANCE COMPANY	0.28%	\$783,802	\$783,802	\$598,860	\$634,416	80.94%
29	TIG INSURANCE COMPANY	0.23%	\$633,820	\$643,654	\$109,553	\$192,742	29.94%
30	INSURANCE COMPANY OF NORTH AMERICA	0.14%	\$394,863	\$402,750	\$288,574	\$258,776	64.25%
31	NATIONAL CASUALTY COMPANY	0.14%	\$379,222	\$428,552	\$406,192	\$326,799	76.26%
32	INSURANCE CO OF THE STATE OF PA	0.13%	\$374,746	\$373,995	\$104,726	\$94,316	25.22%
33	RELiance INSURANCE COMPANY	0.12%	\$334,626	\$437,954	\$279,478	\$95,574	21.82%
34	NORTH AMERICAN SPECIALTY INS CO	0.11%	\$310,943	\$310,943	\$590,028	\$572,540	184.13%
35	J C PENNEY CASUALTY INSURANCE CO	0.10%	\$283,712	\$283,679	\$106,302	\$146,052	51.48%
36	BROTHERHOOD MUTUAL INSURANCE CO	0.10%	\$281,250	\$278,303	\$124,920	\$143,227	51.46%
37	LUMBERMENS MUTUAL CASUALTY CO	0.09%	\$262,836	\$262,836	\$32,918	\$202,504	77.05%
38	JOHN DEERE INSURANCE COMPANY	0.09%	\$243,497	\$243,497	\$134,720	\$141,475	58.10%
39	AMERICAN CONTINENTAL INSURANCE CO	0.07%	\$206,595	\$206,595	\$687,392	\$270,215	130.79%
40	COLONIAL PENN FRANKLIN INSURANCE CO	0.07%	\$200,710	\$205,945	\$164,155	\$101,272	49.17%
41	GULF INSURANCE COMPANY	0.07%	\$183,654	\$183,654	\$139	\$139	0.08%
42	NATIONAL AMERICAN INSURANCE COMPANY	0.07%	\$181,877	\$181,877	\$143,380	\$128,494	70.65%
43	AMERICAN BANKERS INS CO OF FLORIDA	0.05%	\$146,679	\$141,477	\$16,565	\$48,972	34.61%
44	GE REINSURANCE CORPORATION	0.05%	\$140,924	\$140,924	\$45,464	\$44,765	31.77%
45	MARKEL INSURANCE COMPANY	0.05%	\$135,178	\$146,714	\$16,425	-\$1,101	-0.75%
46	AMERICAN STATES INSURANCE COMPANY	0.04%	\$120,676	\$154,520	\$143,870	\$358,116	231.76%
47	SECURITY INSURANCE COMPANY OF HARTFORD	0.04%	\$119,993	\$106,808	\$0	-\$191,063	-178.88%
48	SENTRY INSURANCE A MUTUAL COMPANY	0.04%	\$106,101	\$106,101	\$22,609	-\$125,812	-118.58%
49	CLARENDON NATIONAL INS CO	0.04%	\$100,588	\$100,588	\$39,487	\$40,459	40.22%
50	RLI INSURANCE COMPANY	0.03%	\$91,681	\$90,127	\$54,401	\$61,149	67.85%
51	OLD REPUBLIC INSURANCE COMPANY	0.03%	\$88,855	\$88,855	\$2,817	\$2,927	3.29%
52	AMERICAN HOME ASSURANCE COMPANY	0.02%	\$68,172	\$68,424	\$445	\$8,014	11.71%
53	UNITED SECURITY ASSURANCE CO OF PA	0.02%	\$63,811	\$25,435	\$0	\$0	0.00%
54	REPUBLIC WESTERN INS CO	0.02%	\$63,786	\$63,786	\$17,879	\$14,669	23.00%
55	MONTGOMERY WARD INSURANCE COMPANY	0.02%	\$58,012	\$58,599	\$34,518	\$24,883	42.46%
56	CENTRIS INSURANCE COMPANY	0.01%	\$39,215	\$39,215	-\$27,481	-\$19,538	-49.82%
57	AMERICAN CASUALTY CO OF READING PA	0.01%	\$33,714	\$33,432	\$0	\$0	0.00%
58	HANOVER INSURANCE COMPANY THE	0.01%	\$25,155	\$24,380	\$7,827	\$11,059	45.36%
59	STAR INSURANCE COMPANY	0.01%	\$18,672	\$18,672	\$5,904	\$9,514	50.95%
60	PACIFIC INDEMNITY COMPANY	0.00%	\$5,529	\$5,529	\$67,520	\$38,332	693.29%
61	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$5,194	\$5,421	\$0	\$892	16.45%
62	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$2,727	\$2,723	\$6,298	\$3,668	134.70%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$1,693	\$1,809	\$1,840	\$1,908	105.47%
64	VIRGINIA SURETY COMPANY INC	0.00%	\$930	\$901	\$0	-\$1,445	-160.38%
65	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00%	\$555	\$572	\$5,000	\$5,000	874.13%
66	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$495	\$515	\$0	-\$3,474	-674.56%
67	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$248	\$248	\$12,496	\$12,576	5070.97%
68	U S SPECIALTY INSURANCE COMPANY	0.00%	\$245	\$1,420	\$0	-\$6,213	-437.54%
69	BALBOA INSURANCE COMPANY	0.00%	\$87	\$87	\$0	\$0	0.00%
70	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$30	\$33	\$0	\$1	3.03%
71	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$35	\$0	\$0	0.00%
72	ASSOCIATES INSURANCE COMPANY	0.00%	\$0	\$2,531	\$0	-\$30	-1.19%
73	FREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$27,349	\$1,165,896	N/A
74	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
75	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$4,017	N/A
76	RELIANCE NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$11,593	N/A
77	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$4,800	\$25,335	N/A
78	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$60	\$0	\$0	0.00%
79	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$319,459	N/A
80	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$0	0	0	0	N/A
81	AMERICAN RELIABLE INSURANCE COMPANY	-0.02%	-\$52,582	\$255,418	\$16,177	\$12,525	4.90%
82	RELIANCE NATIONAL INSURANCE COMPANY	-0.13%	-\$353,140	-\$359,088	\$0	\$89,990	-25.06%
TOTAL		100.00%	\$278,633,479	\$274,273,415	\$127,148,348	\$140,071,819	51.07%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI EMPLOYERS MUTUAL INS CO	14.75%	\$82,466,603	\$77,000,000	\$38,160,407	\$51,856,316	67.35%
2	LIBERTY MUTUAL FIRE INSURANCE CO	4.15%	\$23,192,633	\$23,995,721	\$17,426,756	\$9,125,855	38.03%
3	PACIFIC EMPLOYERS INSURANCE COMPANY	2.68%	\$14,955,961	\$14,733,329	\$1,394,437	\$1,085,917	7.37%
4	AMERICAN STATES INSURANCE COMPANY	2.43%	\$13,601,669	\$13,212,590	\$9,335,115	\$9,647,058	73.01%
5	FREMONT INDEMNITY COMPANY	2.25%	\$12,568,213	\$10,719,562	\$3,537,909	\$6,290,127	58.68%
6	AMERICAN COMPENSATION INSURANCE COMPANY	2.22%	\$12,409,789	\$12,772,325	\$7,803,929	\$7,507,763	58.78%
7	TRAVELERS INDEMNITY COMPANY OF MO THE	2.11%	\$11,813,721	\$12,665,908	\$9,859,505	\$8,470,871	66.88%
8	TRANSPORTATION INSURANCE COMPANY	2.07%	\$11,586,424	\$11,954,809	\$12,357,180	\$12,451,375	-104.15%
9	VANLINER INSURANCE COMPANY	1.98%	\$11,071,336	\$11,095,025	\$4,284,913	\$5,283,851	47.62%
10	RELiance NATIONAL INSURANCE COMPANY	1.90%	\$10,631,396	\$7,887,133	\$1,796,145	\$4,317,012	54.73%
11	AMERICAN HOME ASSURANCE COMPANY	1.49%	\$8,336,826	\$4,561,139	\$220,925	\$1,601,819	35.12%
12	FAIRMONT INSURANCE COMPANY	1.48%	\$8,278,820	\$5,653,528	\$1,665,374	\$5,428,226	96.01%
13	TRANSCONTINENTAL INSURANCE COMPANY	1.24%	\$6,913,033	\$8,607,954	\$5,815,679	\$9,629,612	111.87%
14	AMERICAN FAMILY MUTUAL INS CO	1.23%	\$6,878,817	\$6,751,426	\$2,404,526	\$5,896,720	87.34%
15	LIBERTY INSURANCE CORPORATION	1.22%	\$6,843,469	\$6,463,960	\$6,708,723	\$3,755,626	58.10%
16	FEDERATED MUTUAL INSURANCE COMPANY	1.16%	\$6,482,702	\$6,416,804	\$4,997,489	\$5,276,620	82.23%
17	AMERICAN INTERSTATE INS CO	1.13%	\$6,302,460	\$5,467,754	\$2,818,136	\$8,913,077	163.01%
18	TRAVELERS INDEMNITY CO OF ILLINOIS	1.12%	\$6,241,563	\$10,165,163	\$5,237,772	\$1,486,252	14.62%
19	FIREMANS FUND INSURANCE COMPANY	1.11%	\$6,202,996	\$6,989,647	\$4,984,146	\$6,958,638	99.56%
20	TIG PREMIER INSURANCE COMPANY	1.05%	\$5,889,921	\$4,742,570	\$2,929,832	\$4,087,369	86.18%
21	CONTINENTAL WESTERN INSURANCE CO	1.02%	\$5,685,128	\$6,021,092	\$3,853,064	\$2,795,946	46.44%
22	CONTINENTAL CASUALTY COMPANY	1.01%	\$5,655,108	\$13,701,787	\$4,203,161	\$9,928,103	72.46%
23	INSURANCE CO OF THE STATE OF PA	1.00%	\$5,588,117	\$6,958,463	\$2,205,970	\$2,312,203	-33.23%
24	UNITED PACIFIC INSURANCE COMPANY	1.00%	\$5,562,644	\$5,592,025	\$2,346,852	\$3,637,258	65.04%
25	OHIO CASUALTY INSURANCE COMPANY	0.88%	\$4,925,085	\$4,727,325	\$2,800,692	\$3,043,391	64.38%
26	LIU INSURANCE CORPORATION	0.86%	\$4,818,913	\$4,853,592	\$5,368,728	\$7,255,562	149.49%
27	CCU INSURANCE COMPANY	0.86%	\$4,814,289	\$5,233,649	\$3,158,514	\$2,473,976	47.27%
28	LUMBERMENS MUTUAL CASUALTY CO	0.84%	\$4,702,243	\$4,504,332	\$2,771,142	\$1,126,215	-25.00%
29	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.81%	\$4,531,655	\$4,364,541	\$3,712,064	\$1,639,415	37.56%
30	AIU INSURANCE COMPANY	0.79%	\$4,442,018	\$2,245,706	\$877,848	\$2,053,143	91.43%
31	MICHIGAN MUTUAL INSURANCE COMPANY	0.77%	\$4,283,641	\$4,732,098	\$3,719,220	\$5,081,987	107.39%
32	AMERICAN MOTORISTS INSURANCE CO	0.74%	\$4,127,726	\$4,631,748	\$4,955,389	\$8,557,821	184.76%
33	TRAVELERS INSURANCE CO(ACC DEPT)	0.71%	\$3,956,605	\$3,989,063	\$2,584,627	\$2,873,277	72.03%
34	CINCINNATI CASUALTY COMPANY THE	0.70%	\$3,921,821	\$4,007,001	\$2,321,477	\$1,764,579	44.04%
35	TRAVELERS INDEMNITY CO OF AMERICA	0.70%	\$3,891,715	\$3,920,422	\$2,814,660	\$3,730,730	95.16%
36	EVERGREEN NATIONAL INDEMNITY COMPANY	0.67%	\$3,764,689	\$3,764,689	\$992,443	\$3,119,400	82.86%
37	UNITED SECURITY INSURANCE COMPANY	0.67%	\$3,754,274	\$4,072,228	\$3,066,296	\$3,395,115	83.37%
38	AMERICAN MANUFACTURERS MUTUAL INS CO	0.67%	\$3,726,251	\$4,090,165	\$3,574,378	\$3,812,066	93.20%
39	RELiance NATIONAL INDEMNITY COMPANY	0.66%	\$3,694,410	\$3,795,710	\$2,948,873	\$1,647,492	43.40%
40	TRAVELERS INDEMNITY COMPANY	0.64%	\$3,596,588	\$2,768,289	\$2,158,865	\$1,457,092	52.64%
41	TRUCK INSURANCE EXCHANGE	0.62%	\$3,465,677	\$3,165,344	\$1,916,574	\$1,528,847	48.30%
42	HARTFORD UNDERWRITERS INSURANCE CO	0.62%	\$3,449,250	\$3,330,207	\$3,628,550	\$2,247,157	67.48%
43	ST PAUL GUARDIAN INSURANCE COMPANY	0.60%	\$3,379,553	\$3,443,888	\$2,142,102	\$4,387,205	127.39%
44	AMERICAN PROTECTION INSURANCE CO	0.58%	\$3,251,891	\$4,562,281	\$3,332,269	\$7,085,410	155.30%
45	STATE FARM FIRE AND CASUALTY CO	0.57%	\$3,196,595	\$3,325,065	\$2,173,939	-\$331,327	-9.96%
46	WAUSAU UNDERWRITERS INS CO	0.55%	\$3,085,068	\$3,477,838	\$3,095,832	\$2,612,518	75.12%
47	HARTFORD CASUALTY INS CO	0.52%	\$2,931,271	\$3,089,634	\$2,155,857	\$6,145,263	198.90%
48	CENTRE INSURANCE COMPANY	0.52%	\$2,894,761	\$3,025,961	\$2,812,257	\$4,120,512	136.17%
49	SECURITY INSURANCE COMPANY OF HARTFORD	0.52%	\$2,888,698	\$2,683,942	\$831,048	\$934,357	34.81%
50	SAFETY NATIONAL CASUALTY CORPORATION	0.51%	\$2,866,968	\$2,887,950	\$1,649,606	\$2,796,222	96.82%
51	TWIN CITY FIRE INS CO	0.51%	\$2,839,033	\$2,893,116	\$1,815,401	\$1,687,771	58.34%
52	ROYAL INDEMNITY COMPANY	0.50%	\$2,818,659	\$2,237,727	\$1,607,744	\$3,217,185	143.77%
53	FREMONT CASUALTY INSURANCE COMPANY	0.50%	\$2,783,773	\$3,405,643	\$1,761,132	\$2,843,724	83.50%
54	NATIONWIDE MUTUAL INSURANCE COMPANY	0.50%	\$2,782,570	\$2,927,793	\$1,676,784	\$994,733	33.98%
55	ST PAUL INSURANCE CO OF ILLINOIS THE	0.48%	\$2,700,389	\$2,459,943	\$4,981,730	-\$3,542,561	-144.01%
56	FREMONT INDUSTRIAL INDEMNITY COMPANY	0.48%	\$2,683,229	\$2,432,202	\$621,759	\$1,537,875	63.23%
57	CHARTER OAK FIRE INSURANCE CO THE	0.48%	\$2,671,948	\$2,744,396	\$1,676,077	\$7,003,414	255.19%
58	FEDERAL INSURANCE COMPANY	0.47%	\$2,649,490	\$2,747,514	\$1,496,234	\$384,384	13.99%
59	FARMERS INSURANCE EXCHANGE	0.47%	\$2,627,173	\$2,453,259	\$627,923	\$2,143,292	87.37%
60	AMERICAN ECONOMY INSURANCE COMPANY	0.47%	\$2,605,427	\$2,109,276	\$1,058,472	\$1,904,215	90.28%
61	AMERISURE INSURANCE COMPANY	0.46%	\$2,548,196	\$2,302,807	\$1,589,365	\$2,721,022	118.16%
62	CONNECTICUT INDEMNITY COMPANY THE	0.45%	\$2,491,745	\$2,675,555	\$1,983,156	\$2,649,158	99.01%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	AMERICAN INSURANCE COMPANY THE	0.44%	\$2,458,768	\$2,216,264	\$1,585,997	\$2,206,404	99.56%
64	LEGION INSURANCE COMPANY	0.43%	\$2,430,429	\$2,190,832	\$2,065,775	\$1,920,480	87.66%
65	UNITED FIRE AND CASUALTY COMPANY	0.43%	\$2,391,827	\$2,340,552	\$1,538,131	\$1,397,503	59.71%
66	MID CENTURY INSURANCE COMPANY	0.42%	\$2,365,889	\$2,026,049	\$1,650,987	\$1,356,121	66.93%
67	WAUSAU BUSINESS INSURANCE COMPANY	0.42%	\$2,347,772	\$2,462,595	\$2,304,944	\$1,980,811	80.44%
68	ROYAL INSURANCE COMPANY OF AMERICA	0.42%	\$2,326,399	\$2,401,406	\$1,973,191	\$1,205,318	50.19%
69	EMPLOYERS MUTUAL CASUALTY COMPANY	0.41%	\$2,268,305	\$2,114,096	\$1,211,243	\$2,045,211	96.74%
70	SENTRY INSURANCE A MUTUAL COMPANY	0.40%	\$2,221,745	\$2,474,417	\$1,198,387	\$314,941	12.73%
71	CLARENDON NATIONAL INS CO	0.40%	\$2,217,695	\$2,632,556	\$3,081,442	\$4,384,997	166.57%
72	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.39%	\$2,159,900	\$2,326,137	\$1,429,704	\$918,927	39.50%
73	INDIANA LUMBERMENS MUTUAL INS CO	0.38%	\$2,119,708	\$2,011,831	\$1,913,995	\$2,089,692	103.87%
74	CREDIT GENERAL INS CO	0.38%	\$2,114,451	\$2,114,451	\$998,959	\$1,633,496	77.25%
75	ST PAUL FIRE & MARINE INSURANCE CO	0.37%	\$2,074,685	\$1,958,852	\$905,724	\$1,047,830	53.49%
76	HARTFORD FIRE INSURANCE COMPANY	0.37%	\$2,055,750	\$2,276,905	\$2,034,453	\$2,833,086	124.43%
77	ATLANTIC MUTUAL INSURANCE COMPANY	0.36%	\$1,997,467	\$2,291,651	\$2,051,717	\$2,209,430	96.41%
78	VALLEY FORGE INSURANCE COMPANY	0.34%	\$1,908,911	\$1,715,096	\$919,101	\$1,892,155	110.32%
79	COLUMBIA NATIONAL INSURANCE COMPANY	0.34%	\$1,907,553	\$1,765,522	\$1,398,246	\$2,913,948	165.05%
80	ELECTRIC INSURANCE COMPANY	0.33%	\$1,846,888	\$1,846,888	\$644,594	\$706,351	38.25%
81	VIRGINIA SURETY COMPANY INC	0.33%	\$1,829,987	\$1,819,441	\$756,679	\$1,156,984	63.59%
82	ULICO CASUALTY COMPANY	0.33%	\$1,822,948	\$1,844,057	\$856,434	\$1,422,187	77.12%
83	ZURICH AMERICAN INSURANCE COMPANY	0.32%	\$1,774,169	\$3,796,049	\$1,435,708	\$872,450	22.98%
84	PHOENIX INSURANCE COMPANY THE	0.31%	\$1,758,497	\$1,659,989	\$786,559	\$1,399,361	84.30%
85	BITUMINOUS CASUALTY CORPORATION	0.31%	\$1,735,114	\$1,657,728	\$781,404	\$767,012	46.27%
86	AMERICAN EMPLOYERS INSURANCE CO	0.31%	\$1,711,884	\$506,246	\$48,118	\$222,248	43.90%
87	AMERICAN INTERNATIONAL SOUTH INS CO	0.30%	\$1,686,249	\$1,665,376	\$234,313	\$909,638	54.62%
88	GRANITE STATE INSURANCE COMPANY	0.29%	\$1,634,932	\$3,978,641	\$5,009,235	\$908,400	22.83%
89	COMMERCIAL UNION INSURANCE COMPANY	0.29%	\$1,626,226	\$2,075,875	\$1,976,096	-\$1,505,559	-72.53%
90	ST PAUL MERCURY INSURANCE COMPANY	0.29%	\$1,605,959	\$1,301,922	\$347,345	\$957,543	73.55%
91	CGU INSURANCE COMPANY OF NEW JERSEY	0.28%	\$1,588,759	\$1,756,479	\$981,458	\$1,524,341	86.78%
92	LIBERTY MUTUAL INSURANCE COMPANY	0.28%	\$1,562,910	\$1,173,774	\$2,979,141	-\$6,596,053	-561.95%
93	GRINNELL MUTUAL REINSURANCE COMPANY	0.27%	\$1,531,495	\$1,467,234	\$879,706	\$977,267	66.61%
94	AMERICAN CASUALTY CO OF READING PA	0.27%	\$1,527,717	\$3,155,081	\$961,571	\$2,622,644	83.12%
95	HARBOR SPECIALTY INSURANCE CO	0.27%	\$1,525,379	\$778,558	\$94,588	\$759,866	97.60%
96	STATE AUTO PROPERTY & CASUALTY INS CO	0.27%	\$1,521,749	\$1,668,175	\$779,446	\$961,277	57.62%
97	SECURA INSURANCE A MUTUAL COMPANY	0.27%	\$1,487,670	\$1,765,648	\$1,080,420	\$1,515,064	85.81%
98	CHURCH MUTUAL INSURANCE COMPANY	0.26%	\$1,430,047	\$1,441,864	\$848,261	\$781,498	54.20%
99	HAWKEYE SECURITY INSURANCE COMPANY	0.25%	\$1,419,456	\$1,510,598	\$943,586	\$468,395	31.01%
100	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.24%	\$1,369,266	\$1,285,240	\$835,321	\$1,579,449	122.89%
101	AMERICAN RISK FUNDING INSURANCE COMPANY	0.24%	\$1,353,422	\$1,353,422	\$206,938	\$681,410	50.35%
102	NORTHERN INSURANCE CO OF NEW YORK	0.23%	\$1,300,190	\$1,435,769	\$997,923	\$1,075,761	74.93%
103	AMERICAN ZURICH INSURANCE COMPANY	0.23%	\$1,296,074	\$1,212,345	\$1,316,489	\$1,823,324	150.40%
104	BENCHMARK INSURANCE COMPANY	0.22%	\$1,214,339	\$1,273,389	\$742,764	\$708,489	55.64%
105	GENERAL CASUALTY CO OF WISCONSIN	0.22%	\$1,209,917	\$1,179,350	\$681,867	\$663,188	56.23%
106	AMCO INSURANCE COMPANY	0.21%	\$1,177,506	\$1,095,732	\$689,885	\$635,001	57.95%
107	GUIDEONE MUTUAL INSURANCE COMPANY	0.21%	\$1,147,205	\$1,108,566	\$743,182	\$65,701	5.93%
108	GENERAL INSURANCE CO OF AMERICA	0.20%	\$1,143,202	\$1,150,020	\$975,494	\$623,453	54.21%
109	CASUALTY RECIPROCAL EXCHANGE	0.20%	\$1,142,937	\$1,153,193	\$809,742	\$898,305	77.90%
110	OLD REPUBLIC INSURANCE COMPANY	0.20%	\$1,142,840	\$1,147,674	\$1,455,150	\$5,777,280	503.39%
111	CINCINNATI INS CO THE	0.20%	\$1,113,074	\$1,048,318	\$542,686	\$608,337	58.03%
112	GREAT WEST CASUALTY COMPANY	0.20%	\$1,094,410	\$1,121,468	\$809,401	\$296,494	26.44%
113	AMERICAN NATIONAL FIRE INSURANCE CO	0.20%	\$1,091,240	\$1,013,016	\$504,371	\$825,541	81.49%
114	FIDELITY & GUARANTY INS UNDERWRITERS	0.19%	\$1,069,925	\$1,304,135	\$752,864	\$722,204	55.38%
115	SAFECO INSURANCE CO OF AMERICA	0.19%	\$1,053,098	\$996,788	\$1,573,404	\$991,527	99.47%
116	PHARMACISTS MUTUAL INSURANCE COMPANY	0.18%	\$999,678	\$1,001,984	\$181,220	\$178,716	17.84%
117	AUTO OWNERS INSURANCE CO MUTUAL	0.18%	\$996,337	\$1,091,407	\$901,006	\$461,969	42.33%
118	PACIFIC INDEMNITY COMPANY	0.18%	\$984,625	\$941,673	\$651,729	\$510,738	54.24%
119	REGENT INSURANCE COMPANY	0.17%	\$961,411	\$905,050	\$891,117	\$1,253,282	138.48%
120	LUMBERMENS UNDERWRITING ALLIANCE	0.17%	\$944,812	\$717,638	\$179,858	\$120,445	16.78%
121	SAGAMORE INSURANCE COMPANY	0.17%	\$943,875	\$901,778	\$289,308	\$476,928	52.89%
122	COMMERCIAL CASUALTY INSURANCE COMPANY	0.17%	\$939,729	\$869,837	\$334,255	\$512,686	58.94%
123	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.17%	\$939,048	\$884,353	\$527,207	\$1,332,963	150.73%
124	WEST AMERICAN INSURANCE COMPANY	0.17%	\$931,600	\$758,767	\$269,532	\$651,171	85.82%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	CENTENNIAL INSURANCE COMPANY	0.16%	\$912,403	\$774,723	\$283,193	\$637,463	82.28%
126	NATIONAL SURETY CORPORATION	0.16%	\$910,843	\$3,947,409	\$2,482,048	\$3,929,282	99.54%
127	NEW HAMPSHIRE INSURANCE COMPANY	0.16%	\$902,140	\$849,894	\$1,895,200	\$2,090,973	246.03%
128	BITUMINOUS FIRE AND MARINE INS CO	0.16%	\$884,792	\$928,298	\$528,623	\$2,193,187	236.26%
129	UNIVERSAL UNDERWRITERS INS CO	0.16%	\$882,322	\$815,957	\$595,738	\$210,233	25.77%
130	UNITED STATES FIDELITY & GUARANTY CO	0.16%	\$878,229	\$1,129,920	\$1,626,547	-\$1,117,375	-98.89%
131	LUMBER MUTUAL INSURANCE COMPANY	0.16%	\$875,260	\$816,931	\$1,644,298	\$1,976,269	241.91%
132	MILLERS MUTUAL INSURANCE ASSOCIATION	0.14%	\$801,246	\$823,678	\$663,040	\$586,812	71.24%
133	ARGONAUT GREAT CENTRAL INSURANCE CO	0.14%	\$788,679	\$872,119	\$406,131	\$350,806	40.22%
134	NORTHERN ASSURANCE CO OF AMERICA	0.14%	\$778,567	\$923,540	\$927,537	\$639,834	69.28%
135	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.13%	\$734,133	\$537,700	\$124,775	\$126,218	23.47%
136	HARTFORD INSURANCE CO OF MIDWEST THE	0.13%	\$699,617	\$547,245	\$292,356	\$281,814	51.50%
137	STATEWIDE INSURANCE COMPANY	0.12%	\$698,608	\$492,231	\$301,087	\$574,950	116.80%
138	HANOVER INSURANCE COMPANY THE	0.12%	\$695,049	\$273,387	\$238,776	\$138,778	50.76%
139	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.12%	\$665,564	\$674,735	\$206,854	\$454,221	67.32%
140	NORTH RIVER INSURANCE COMPANY THE	0.12%	\$643,568	\$856,865	\$315,893	\$365,534	42.66%
141	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.11%	\$625,288	\$691,216	\$937,212	\$1,281,509	185.40%
142	STAR INSURANCE COMPANY	0.11%	\$622,436	\$560,805	\$209,412	\$678,658	121.01%
143	MARYLAND CASUALTY COMPANY	0.11%	\$618,756	\$732,134	\$634,352	-\$526,057	-71.85%
144	ASSOCIATED INDEMNITY CORPORATION	0.11%	\$593,406	\$359,635	\$573,613	-\$768,521	-213.69%
145	EMCASCO INSURANCE COMPANY	0.10%	\$582,266	\$569,878	\$171,582	\$235,480	41.32%
146	VALIANT INS CO	0.10%	\$576,787	\$547,265	\$358,150	\$635,614	116.14%
147	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.10%	\$571,375	\$559,006	\$160,380	\$475,358	85.04%
148	EMPLOYERS FIRE INSURANCE COMPANY	0.10%	\$569,336	\$589,484	\$325,093	\$210,541	35.72%
149	RELiance INSURANCE COMPANY	0.10%	\$566,110	\$1,247,027	\$1,231,571	\$362,408	29.06%
150	BANKERS STANDARD INSURANCE COMPANY	0.10%	\$557,782	\$557,481	\$886,544	\$1,039,486	186.46%
151	SAFEGUARD INSURANCE COMPANY	0.10%	\$543,601	\$302,516	\$111,796	\$40,264	13.31%
152	ACE AMERICAN INSURANCE COMPANY	0.10%	\$542,661	\$485,100	\$1,969,456	-\$1,896,659	-390.98%
153	NATIONWIDE AGRIBUSINESS INS CO	0.10%	\$541,172	\$600,715	\$886,809	\$1,585,167	263.88%
154	GENERAL ACCIDENT INSURANCE COMPANY	0.09%	\$529,915	\$486,424	\$339,127	\$514,466	105.76%
155	ARGONAUT MIDWEST INSURANCE COMPANY	0.09%	\$528,339	\$816,807	\$635,418	\$498,953	61.09%
156	ZENITH INSURANCE COMPANY	0.09%	\$518,318	\$475,102	\$534,380	\$77,373	16.29%
157	UNDERWRITERS INSURANCE COMPANY	0.09%	\$509,281	\$213,502	\$13,548	\$152,491	71.42%
158	ILLINOIS NATIONAL INSURANCE COMPANY	0.09%	\$495,543	\$9,897,547	\$193,677	\$3,080,491	31.12%
159	FARMLAND MUTUAL INSURANCE COMPANY	0.09%	\$494,385	\$484,481	\$421,493	\$408,356	84.29%
160	DEPOSITORS INSURANCE COMPANY	0.09%	\$489,514	\$312,338	\$116,592	\$192,731	61.71%
161	CHUBB INDEMNITY INSURANCE COMPANY	0.09%	\$488,797	\$505,606	\$408,732	\$477,351	94.41%
162	JOHN DEERE INSURANCE COMPANY	0.09%	\$480,911	\$550,473	\$281,956	\$534,919	97.17%
163	TRI STATE INSURANCE CO OF MINNESOTA	0.08%	\$469,136	\$504,374	\$220,690	\$157,915	31.31%
164	BROTHERHOOD MUTUAL INSURANCE CO	0.08%	\$467,170	\$447,489	\$240,027	\$277,930	62.11%
165	AMERICAN AUTOMOBILE INSURANCE CO	0.08%	\$448,921	\$533,229	\$549,179	\$1,845,217	346.05%
166	GENERAL CASUALTY CO OF ILLINOIS	0.08%	\$446,054	\$494,614	\$348,523	\$248,729	50.29%
167	FRONTIER INSURANCE COMPANY	0.08%	\$445,912	\$305,726	\$138,543	\$401,764	131.41%
168	FIDELITY AND GUARANTY INSURANCE COMPANY	0.08%	\$445,905	\$557,687	\$1,300,282	\$1,080,783	193.80%
169	FIDELITY AND DEPOSIT CO MARYLAND	0.08%	\$437,899	\$458,805	\$484,533	-\$185,822	-40.50%
170	GULF INSURANCE COMPANY	0.08%	\$422,827	\$431,749	\$787,450	\$961,956	222.80%
171	UNITED STATES FIRE INSURANCE CO	0.07%	\$391,743	\$190,496	\$674,365	\$132,141	69.37%
172	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$382,983	\$206,623	\$35,304	\$116,981	56.62%
173	FIRST NATIONAL INS CO OF AMERICA	0.07%	\$376,576	\$390,141	\$72,507	\$63,430	16.26%
174	CITIZENS INSURANCE COMPANY OF AMERICA	0.07%	\$368,638	\$284,120	\$221,764	-\$445,479	-156.79%
175	FLORISTS MUTUAL INSURANCE COMPANY	0.06%	\$357,268	\$335,951	\$123,051	-\$9,887	-2.94%
176	FEDERATED SERVICE INSURANCE COMPANY	0.06%	\$346,906	\$107,063	\$8,179	\$71,434	66.72%
177	STANDARD FIRE INSURANCE COMPANY	0.06%	\$331,146	\$65,502	\$376,242	\$604,079	922.23%
178	NN INSURANCE COMPANY	0.06%	\$326,775	\$307,882	\$312,629	\$556,460	180.74%
179	AMERICAN ALTERNATIVE INS CORP	0.06%	\$317,906	\$217,485	\$41,621	\$61,897	28.46%
180	POTOMAC INSURANCE CO OF ILLINOIS	0.06%	\$312,090	\$361,855	\$381,644	\$490,835	135.64%
181	OWNERS INSURANCE COMPANY	0.05%	\$284,300	\$193,616	\$9,626	\$55,252	28.54%
182	ASSURANCE COMPANY OF AMERICA	0.05%	\$276,276	\$345,862	\$336,392	\$210,037	60.73%
183	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.05%	\$262,870	\$322,367	\$212,294	\$166,398	51.62%
184	ACE PROPERTY AND CASUALTY INSURANCE CO	0.05%	\$256,382	\$271,588	\$259,550	\$553,238	203.70%
185	CUMIS INSURANCE SOCIETY INC	0.05%	\$253,805	\$255,040	\$133,300	\$193,989	76.06%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	NATIONAL FIRE INS CO OF HARTFORD	0.05%	\$252,796	\$499,320	\$261,621	\$474,971	95.12%
187	PHICO INSURANCE COMPANY	0.04%	\$245,481	\$352,045	\$15,501	-\$170,661	-48.48%
188	GROCCERS INSURANCE COMPANY	0.04%	\$240,308	\$207,468	\$59,104	\$228,270	110.03%
189	EQUITY MUTUAL INSURANCE COMPANY	0.04%	\$234,440	\$235,834	\$71,799	-\$232,637	-98.64%
190	NORTH AMERICAN SPECIALTY INS CO	0.04%	\$230,958	\$142,039	\$16,469	\$86,061	60.59%
191	NATIONAL FARMERS UNION STANDARD INS CO	0.04%	\$227,831	\$226,513	\$76,206	\$201,790	89.09%
192	SHELBY CASUALTY INSURANCE COMPANY	0.04%	\$221,662	\$374,716	\$1,734,710	\$2,159,978	576.43%
193	GREAT AMERICAN INSURANCE COMPANY	0.04%	\$219,610	\$206,824	\$115,766	\$215,110	104.01%
194	NATIONAL AMERICAN INSURANCE COMPANY	0.04%	\$215,668	\$283,722	\$455,811	\$214,085	75.46%
195	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$213,117	\$123,598	\$232,187	\$78,639	63.62%
196	GRAIN DEALERS MUTUAL INSURANCE CO	0.04%	\$206,592	\$205,610	\$107,850	\$41,374	20.12%
197	LINCOLN GENERAL INSURANCE CO	0.04%	\$205,652	\$317,272	\$195,725	\$272,565	85.91%
198	MASSACHUSETTS BAY INS CO	0.04%	\$200,124	\$223,906	\$164,134	\$163,942	73.22%
199	YASUDA FIRE & MARINE INS CO OF AMER TH	0.04%	\$199,441	\$286,715	\$123,143	\$117,799	41.09%
200	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$195,582	\$164,690	\$462,979	\$595,013	361.29%
201	NORTHWESTERN NATIONAL CASUALTY CO	0.03%	\$195,392	\$206,195	\$110,723	\$75,180	35.49%
202	ST PAUL PROPERTY & CASUALTY INS CO	0.03%	\$184,083	\$188,237	\$58,719	\$54,611	29.01%
203	UTICA MUTUAL INSURANCE COMPANY	0.03%	\$180,069	\$128,925	\$89,764	\$50,254	38.98%
204	RANGER INSURANCE COMPANY	0.03%	\$167,057	\$206,060	\$41,789	\$54,964	26.67%
205	FIRST LIBERTY INSURANCE CORP THE	0.02%	\$136,756	\$194,290	\$171,732	-\$571,501	-294.15%
206	DIAMOND INSURANCE COMPANY	0.02%	\$126,870	\$97,024	\$20,911	\$107,320	110.61%
207	GLOBE INDEMNITY COMPANY	0.02%	\$115,287	\$133,181	\$164,520	\$249,529	187.36%
208	FIREMANS FUND INS CO OF WISCONSIN	0.02%	\$109,835	\$108,103	\$281,698	\$205,592	190.18%
209	REPUBLIC INDEMNITY CO OF CALIFORNIA	0.02%	\$107,306	\$99,810	\$800	\$2,800	2.81%
210	ZC INSURANCE COMPANY	0.02%	\$99,252	\$81,757	\$69,816	\$136,792	167.32%
211	STATE AUTOMOBILE MUTUAL INS CO	0.02%	\$97,099	\$40,289	\$26,048	-\$47,816	-118.68%
212	VIGILANT INSURANCE COMPANY	0.02%	\$97,001	\$87,859	\$272,974	-\$67,904	-77.29%
213	HOUSTON GENERAL INS CO	0.01%	\$82,776	\$82,776	\$34,653	-\$19,933	-24.08%
214	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.01%	\$81,823	\$36,976	\$0	\$22,360	60.47%
215	MIDWEST EMPLOYERS CASUALTY COMPANY	0.01%	\$81,178	\$107,556	\$0	\$118,543	110.22%
216	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$74,756	\$57,958	\$3,035	\$3,002	5.18%
217	CAPITAL CITY INSURANCE COMPANY INC	0.01%	\$66,723	\$34,971	\$247,015	\$330,838	946.04%
218	SUMITOMO MARINE & FIRE INS CO LTD	0.01%	\$64,841	\$65,432	\$39,633	\$42,917	65.59%
219	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$63,800	\$26,191	\$0	\$7,859	30.01%
220	INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$60,721	\$40,254	-\$31,244	-\$898,293	-2231.56%
221	REDLAND INSURANCE COMPANY	0.01%	\$59,619	\$65,485	\$5,348	\$41,980	64.11%
222	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$54,921	\$92,907	\$15,985	\$6,987	7.52%
223	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.01%	\$53,227	\$37,119	-\$125	-\$5,996	-16.15%
224	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$49,639	\$44,524	\$19,422	-\$3,646	-8.19%
225	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.01%	\$48,257	\$42,110	\$1,087	\$36,946	87.74%
226	TRANS PACIFIC INSURANCE COMPANY	0.01%	\$46,787	\$42,744	\$5,010	\$24,994	58.47%
227	HIGHLANDS INSURANCE COMPANY	0.01%	\$45,085	\$48,422	\$28,839	\$365,385	754.58%
228	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$44,954	\$37,285	\$15,323	\$16,228	43.52%
229	FARMINGTON CASUALTY COMPANY	0.01%	\$43,900	\$43,900	\$119,795	-\$8,729	-19.88%
230	GAN NATIONAL INSURANCE COMPANY	0.01%	\$40,910	\$41,206	\$7,808	-\$39,846	-96.70%
231	CINCINNATI INDEMNITY COMPANY INC	0.01%	\$36,683	\$36,284	\$20,916	-\$32,849	-90.53%
232	TIG INSURANCE COMPANY	0.01%	\$34,464	-\$50,136	\$190,780	\$205,086	-409.06%
233	TRAVELERS CASUALTY AND SURETY CO	0.01%	\$33,467	-\$75,433	\$5,275,308	\$459,970	-609.77%
234	VILLANOVA INSURANCE COMPANY	0.01%	\$30,585	\$13,924	\$0	\$0	0.00%
235	AGRICULTURAL INSURANCE COMPANY	0.00%	\$25,654	\$15,723	\$40,081	-\$1,081	-6.88%
236	ARGONAUT INSURANCE COMPANY	0.00%	\$25,381	\$39,418	\$44,257	-\$22,789	-57.81%
237	OHIO FARMERS INSURANCE CO	0.00%	\$23,736	\$19,493	\$4,192	\$7,886	40.46%
238	PROTECTIVE INSURANCE COMPANY	0.00%	\$22,407	\$22,407	\$9,652	\$360,370	1608.29%
239	OAK RIVER INSURANCE COMPANY	0.00%	\$20,581	\$5,609	\$0	\$985	17.56%
240	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$20,288	\$16,801	\$20,517	-\$122,108	-726.79%
241	MERIDIAN MUTUAL INSURANCE COMPANY	0.00%	\$19,527	\$814	\$0	\$206	25.31%
242	GENESIS INSURANCE COMPANY	0.00%	\$16,994	\$16,643	\$0	\$7,000	42.06%
243	REALM NATIONAL INSURANCE COMPANY	0.00%	\$16,788	\$11,298	\$612	\$791	7.00%
244	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$13,445	\$13,230	\$0	\$0	0.00%
245	MINNESOTA FIRE AND CASUALTY COMPANY	0.00%	\$12,502	\$14,546	\$11,210	\$105,637	726.23%
246	INTERCARGO INSURANCE COMPANY	0.00%	\$10,209	\$6,709	\$0	-\$14,973	-223.18%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	CHRYSLER INSURANCE COMPANY	0.00%	\$9,710	\$11,221	\$39,102	\$8,675	77.31%
248	FEDERATED RURAL ELECTRIC INS CORP	0.00%	\$7,728	\$7,775	\$60,010	\$88,945	1143.99%
249	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$6,646	\$3,193	\$0	-\$8,275	-259.16%
250	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$6,379	\$9,328	\$33,785	\$30,320	325.04%
251	BANCINSURE INC	0.00%	\$4,856	\$2,546	\$0	\$1,057	41.52%
252	WESTFIELD INSURANCE COMPANY	0.00%	\$4,011	\$2,918	\$0	\$562	19.26%
253	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$3,418	\$3,883	\$0	\$142	3.66%
254	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$3,316	-\$55,450	\$163,107	\$309,809	-558.72%
255	CAROLINA CASUALTY INSURANCE COMPANY	0.00%	\$2,870	\$2,870	\$5,116	\$13,669	476.27%
256	TITAN INDEMNITY COMPANY	0.00%	\$1,836	\$2,867	\$6,957	\$869	30.31%
257	GUIDEONE ELITE INSURANCE COMPANY	0.00%	\$1,541	\$1,201	\$0	\$111	9.24%
258	ACE INDEMNITY INSURANCE COMPANY	0.00%	\$303	\$167	\$0	-\$13	-7.78%
259	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$217	\$172	\$0	\$0	0.00%
260	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$169	\$172	\$6,707	-\$73,380	-42662.79%
261	ALLSTATE INSURANCE COMPANY	0.00%	\$71	\$71	\$35,317	-\$28,881	-40677.46%
262	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$67	\$57	\$32,807	-\$22,604	-39656.14%
263	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$46	\$111	\$12,940	-\$158,938	-143187.39%
264	PETROLEUM CASUALTY COMPANY	0.00%	\$11	\$11	\$0	\$0	0.00%
265	ALLIANZ INSURANCE COMPANY	0.00%	\$0	\$0	\$6,910	-\$4,018	N/A
266	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$2,665	\$10,763	N/A
267	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$2,623	N/A
268	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$15,000	N/A
269	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	-\$575	\$13,526	N/A
270	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$5,187	\$5,187	N/A
271	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
272	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$80,619	\$94,583	N/A
273	COLONIAL PENN FRANKLIN INSURANCE CO	0.00%	\$0	\$0	\$5,475	\$20,425	N/A
274	COLONIAL PENN INSURANCE COMPANY	0.00%	\$0	\$0	\$16,837	\$312	N/A
275	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$32,723	\$11,628	\$81,604	249.38%
276	CONTINENTAL WESTERN CASUALTY COMPANY	0.00%	\$0	\$0	-\$99,129	-\$226,666	N/A
277	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$29,831	-\$37,928	N/A
278	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$172	N/A
279	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00%	\$0	\$0	\$0	-\$3,000	N/A
280	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	\$4,061	N/A
281	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$216,291	\$713,105	-\$293,675	-135.78%
282	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	-\$3,323	\$0	\$8,294	-249.59%
283	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$3,040	N/A
284	IGF INSURANCE COMPANY	0.00%	\$0	\$0	\$4,003	\$0	N/A
285	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,310,256	\$2,291,144	N/A
286	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	-\$280,591	-\$409,111	N/A
287	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$10,047	\$33,732	N/A
288	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,680	N/A
289	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	-\$21,577	-\$390,692	N/A
290	MID-CONTINENT CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$27	N/A
291	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$0	\$0	\$86,821	-\$62,634	N/A
292	NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$37	N/A
293	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$0	-\$754	-\$2,649	N/A
294	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$5,346	\$14,440	\$3,559	66.57%
295	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$5,700	\$380	N/A
296	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	\$5,492	N/A
297	NORTHBROOK NATIONAL INS CO	0.00%	\$0	\$0	\$0	\$223,622	N/A
298	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$0	\$0	\$2,760	-\$1,913	N/A
299	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$317	\$2,800	-\$242,881	-76618.61%
300	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$28,149	N/A
301	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	\$68	N/A
302	SHELTER MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$86,658	\$193,246	N/A
303	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$30,682	-\$45,522	N/A
304	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$1,874	-\$8,298	N/A
305	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$185	N/A
306	TRI STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$10,715	-\$8,276	N/A
307	U S SPECIALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$172,397	N/A
308	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$103	N/A

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
310	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$2	-\$103,989	\$134,613	\$107,506	-103.38%
311	ALASKA NATIONAL INSURANCE COMPANY	0.00%	-\$421	-\$367	\$0	\$0	0.00%
312	BIRMINGHAM FIRE INS CO OF PA	0.00%	-\$5,389	-\$5,389	\$0	-\$43,059	799.02%
313	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	-\$8,054	-\$8,055	\$204,613	\$146,389	-1817.37%
314	UNITED WISCONSIN INSURANCE COMPANY	0.00%	-\$15,383	-\$15,403	-\$30	\$14,231	-92.39%
315	TIG INDEMNITY COMPANY	-0.01%	-\$44,904	\$3,655	\$222,714	\$11,861	324.51%
316	AMERICAN ALLIANCE INSURANCE COMPANY	-0.08%	-\$466,522	-\$464,070	\$95,014	-\$94,446	20.35%
317	CONTINENTAL INSURANCE COMPANY THE	-0.27%	-\$1,497,997	-\$4,025,178	\$524,015	\$1,547,870	-38.45%
318	NATIONAL UNION FIRE INS CO OF PITTSBURG	-0.35%	-\$1,960,251	\$105,411	\$1,981,155	-\$7,386,846	-7007.66%
TOTAL		100.00%	\$558,918,341	\$548,048,410	\$366,482,764	\$387,577,329	70.72%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN AUTOMOBILE INSURANCE CO	9.32%	\$29,217,598	\$29,236,122	\$15,280,875	\$6,509,761	22.27%
2	FEDERAL INSURANCE COMPANY	8.38%	\$26,273,030	\$26,017,880	\$3,248,835	\$9,617,884	36.97%
3	NATIONAL UNION FIRE INS CO OF PITTSBURG	5.55%	\$17,388,139	\$31,608,994	\$13,774,863	\$19,572,195	61.92%
4	GUARANTY NATIONAL INSURANCE COMPANY	5.39%	\$16,886,256	\$17,594,351	\$364,697	\$12,935,197	73.52%
5	CONTINENTAL CASUALTY COMPANY	3.92%	\$12,285,511	\$3,274,210	\$7,978,063	-\$8,623,152	-263.37%
6	AMERICAN HOME ASSURANCE COMPANY	3.69%	\$11,576,336	\$5,155,342	\$11,135,090	\$29,017,079	562.85%
7	AMERICAN ALTERNATIVE INS CORP	3.06%	\$9,585,556	\$9,262,350	\$100,714	\$2,270,121	24.51%
8	STATE FARM FIRE AND CASUALTY CO	2.49%	\$7,795,146	\$7,746,075	\$4,452,443	\$7,542,107	97.37%
9	ZURICH AMERICAN INSURANCE COMPANY	2.04%	\$6,400,437	\$7,036,182	\$6,996,774	\$6,800,150	96.65%
10	SECURITY INSURANCE COMPANY OF HARTFORD	1.68%	\$5,253,725	\$4,599,285	\$3,037,081	\$2,980,890	64.81%
11	AMERICAN STATES INSURANCE COMPANY	1.59%	\$4,990,091	\$5,006,337	\$3,062,329	\$2,130,380	42.55%
12	RELiance INSURANCE COMPANY	1.41%	\$4,424,878	\$15,152,394	\$13,420,447	\$18,471,473	121.90%
13	ST PAUL FIRE & MARINE INSURANCE CO	1.38%	\$4,316,856	\$3,387,259	\$3,625,122	\$3,779,472	111.58%
14	ST PAUL MERCURY INSURANCE COMPANY	1.27%	\$3,975,952	\$3,576,555	\$1,624,253	\$440,633	12.32%
15	TIG INSURANCE COMPANY	1.22%	\$3,820,077	\$3,191,933	\$1,109,158	-\$1,237,119	-38.76%
16	AMERICAN FAMILY MUTUAL INS CO	1.20%	\$3,769,615	\$3,729,138	\$3,570,519	\$1,347,388	36.13%
17	GULF INSURANCE COMPANY	1.15%	\$3,617,691	\$3,719,510	\$399,307	\$1,343,172	36.11%
18	CINCINNATI INS CO THE	1.10%	\$3,445,710	\$3,271,283	\$636,358	\$1,744,621	53.33%
19	UNITED FIRE AND CASUALTY COMPANY	1.07%	\$3,352,200	\$3,049,112	\$490,207	\$706,288	23.16%
20	FEDERATED MUTUAL INSURANCE COMPANY	1.04%	\$3,262,736	\$3,254,376	\$1,491,092	\$2,703,967	83.09%
21	LUMBERMENS MUTUAL CASUALTY CO	1.02%	\$3,185,630	\$2,610,286	\$537,351	\$1,624,431	62.23%
22	SHELTER MUTUAL INSURANCE CO	0.98%	\$3,066,739	\$3,059,096	\$1,303,640	\$857,636	28.04%
23	ROYAL INSURANCE COMPANY OF AMERICA	0.95%	\$2,988,484	\$2,884,737	\$256,930	\$1,033,640	35.83%
24	TRANSPORTATION INSURANCE COMPANY	0.93%	\$2,924,938	\$3,291,364	\$803,860	\$324,963	9.87%
25	ZURICH AMERICAN INS CO OF ILLINOIS	0.87%	\$2,733,100	\$5,360,941	\$470,130	\$4,447,846	82.97%
26	UNITED STATES FIDELITY & GUARANTY CO	0.87%	\$2,718,314	\$1,941,544	\$561,871	\$6,147,894	316.65%
27	TRAVELERS INDEMNITY CO OF ILLINOIS	0.86%	\$2,692,993	\$3,602,190	\$814,793	\$1,889,217	52.45%
28	EMPLOYERS REINSURANCE CORPORATION	0.84%	\$2,644,087	\$2,752,391	\$602,462	\$2,990,092	108.64%
29	UNIVERSAL UNDERWRITERS INS CO	0.74%	\$2,329,961	\$2,409,852	\$1,033,478	-\$74,520	-3.09%
30	ST PAUL GUARDIAN INSURANCE COMPANY	0.72%	\$2,270,123	\$1,430,318	\$64,403	\$925,319	64.69%
31	FIREMANS FUND INSURANCE COMPANY	0.69%	\$2,162,553	\$1,975,437	\$2,049,951	\$2,098,305	106.22%
32	GENESIS INSURANCE COMPANY	0.66%	\$2,055,548	\$1,729,994	\$638	\$1,320,138	76.31%
33	EMPLOYERS MUTUAL CASUALTY COMPANY	0.65%	\$2,052,658	\$1,960,828	\$919,649	\$1,272,045	64.87%
34	AMERICAN GUARANTEE & LIABILITY INS CO	0.62%	\$1,947,607	\$1,441,569	\$1,149	\$974,979	67.63%
35	LIBERTY MUTUAL FIRE INSURANCE CO	0.62%	\$1,941,691	\$2,176,032	\$609,298	\$2,199,057	101.06%
36	GREAT AMERICAN INSURANCE COMPANY	0.60%	\$1,895,018	\$1,300,471	\$61,802	-\$333,047	-25.61%
37	CCU INSURANCE COMPANY	0.60%	\$1,873,538	\$1,820,828	\$324,075	-\$6,653,473	-365.41%
38	CONTINENTAL WESTERN INSURANCE CO	0.59%	\$1,847,328	\$1,832,679	\$1,166,118	\$1,091,229	59.54%
39	STATE AUTO PROPERTY & CASUALTY INS CO	0.58%	\$1,828,906	\$1,800,438	\$490,138	\$374,317	20.79%
40	GRINNELL MUTUAL REINSURANCE COMPANY	0.57%	\$1,776,501	\$1,759,858	\$944,748	\$1,493,577	84.87%
41	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.54%	\$1,697,092	\$1,695,061	\$70,092	\$452,925	26.72%
42	TRANSCONTINENTAL INSURANCE COMPANY	0.53%	\$1,664,018	\$1,790,349	\$679,668	\$1,656,714	92.54%
43	AMERICAN ZURICH INSURANCE COMPANY	0.52%	\$1,621,989	\$1,681,735	\$492,016	\$200,479	11.92%
44	SAFECO INSURANCE CO OF AMERICA	0.51%	\$1,605,881	\$1,386,111	\$249,148	\$1,577,091	113.78%
45	RELiance NATIONAL INDEMNITY COMPANY	0.49%	\$1,543,184	\$1,027,406	\$1,335,554	-\$185,402	-18.05%
46	PHILADELPHIA INDEMNITY INSURANCE CO	0.47%	\$1,486,643	\$1,311,220	\$957,828	\$371,993	28.37%
47	TWIN CITY FIRE INS CO	0.47%	\$1,472,224	\$1,345,131	\$467,270	-\$5,148,599	-382.76%
48	UNITED SECURITY INSURANCE COMPANY	0.46%	\$1,446,071	\$1,552,134	\$1,281,305	\$1,142,658	73.62%
49	CAMERON MUTUAL INSURANCE COMPANY	0.45%	\$1,414,694	\$1,403,033	\$833,996	\$599,619	42.74%
50	HAWKEYE SECURITY INSURANCE COMPANY	0.45%	\$1,398,955	\$1,511,080	\$420,970	\$4,473,229	296.03%
51	OHIO CASUALTY INSURANCE COMPANY	0.44%	\$1,380,894	\$1,355,662	\$617,140	\$470,706	34.72%
52	NATIONWIDE MUTUAL INSURANCE COMPANY	0.44%	\$1,369,324	\$1,110,412	\$45,984	\$335,861	30.25%
53	PACIFIC EMPLOYERS INSURANCE COMPANY	0.43%	\$1,332,581	\$1,430,407	\$63,300	-\$107,080	-7.49%
54	NATIONAL CASUALTY COMPANY	0.42%	\$1,310,939	\$1,596,257	\$419,354	\$93,737	5.87%
55	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.40%	\$1,266,588	\$1,401,362	\$6,557	\$371,776	26.53%
56	COMMERCIAL UNION INSURANCE COMPANY	0.40%	\$1,261,774	\$1,243,779	\$392,313	-\$203,502	-16.36%
57	RLI INSURANCE COMPANY	0.39%	\$1,228,397	\$1,186,264	\$241,283	\$21,356	1.80%
58	NATIONAL SURETY CORPORATION	0.39%	\$1,218,649	\$1,202,643	\$21,880,526	\$20,046,030	1666.83%
59	TRAVELERS INDEMNITY COMPANY	0.38%	\$1,181,749	\$2,235,714	\$736,761	-\$3,033,693	-135.69%
60	FEDERATED RURAL ELECTRIC INS CORP	0.36%	\$1,141,760	\$1,164,056	\$84,677	-\$66,959	-5.75%
61	KANSAS BANKERS SURETY COMPANY THE	0.34%	\$1,063,830	\$1,049,937	\$207,614	\$44,878	4.27%
62	MICHIGAN MUTUAL INSURANCE COMPANY	0.34%	\$1,055,964	\$1,074,110	\$1,370	-\$69,366	-6.46%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	AMERICAN MOTORISTS INSURANCE CO	0.32%	\$1,015,440	\$1,026,456	\$525,050	-\$297,987	-29.03%
64	AMERICAN NATIONAL FIRE INSURANCE CO	0.32%	\$998,169	\$910,748	\$1,719	\$83,047	9.12%
65	FARMERS INSURANCE EXCHANGE	0.31%	\$987,461	\$960,088	\$242,972	\$108,947	11.35%
66	TRUCK INSURANCE EXCHANGE	0.31%	\$956,338	\$874,756	\$11,819	-\$223,097	-25.50%
67	SAVERS PROPERTY & CASUALTY INS CO	0.30%	\$956,208	\$987,711	\$63,206	\$13,941	1.41%
68	ST PAUL PROPERTY & CASUALTY INS CO	0.30%	\$956,093	\$1,188,573	\$243,875	\$273,884	23.04%
69	NEW HAMPSHIRE INSURANCE COMPANY	0.30%	\$930,680	\$2,055,002	\$2,229,307	\$3,298,680	160.52%
70	FRONTIER INSURANCE COMPANY	0.28%	\$868,998	\$891,620	\$371,176	\$240,646	26.99%
71	WESTCHESTER FIRE INSURANCE COMPANY	0.28%	\$864,152	\$625,680	\$3,385,120	-\$2,467,455	-394.36%
72	ROYAL INDEMNITY COMPANY	0.27%	\$836,466	\$933,124	\$123,500	-\$1,227,065	-131.50%
73	PHICO INSURANCE COMPANY	0.26%	\$823,730	\$1,277,361	\$0	\$658,151	51.52%
74	AMERICAN ALLIANCE INSURANCE COMPANY	0.26%	\$817,290	\$927,604	\$0	\$257,657	27.78%
75	FIRST FINANCIAL INSURANCE COMPANY	0.25%	\$771,566	\$881,018	\$73,666	\$601,459	68.27%
76	COLUMBIA MUTUAL INSURANCE CO	0.24%	\$762,358	\$769,845	\$151,412	\$174,580	22.68%
77	BITUMINOUS CASUALTY CORPORATION	0.24%	\$744,961	\$707,919	\$21,026	\$270,726	38.24%
78	GREAT WEST CASUALTY COMPANY	0.23%	\$730,692	\$705,771	\$0	\$867,623	122.93%
79	GUIDEONE MUTUAL INSURANCE COMPANY	0.23%	\$721,912	\$692,450	\$3,500,000	\$4,940,942	713.54%
80	MILLERS MUTUAL INSURANCE ASSOCIATION	0.22%	\$699,573	\$632,022	\$275,558	\$502,940	79.58%
81	MISSOURI HOSPITAL PLAN	0.22%	\$698,006	\$698,368	\$103,071	\$100,647	14.41%
82	LEGION INSURANCE COMPANY	0.22%	\$697,661	\$725,249	\$357,669	-\$124,337	-17.14%
83	ILLINOIS NATIONAL INSURANCE COMPANY	0.22%	\$689,555	\$611,415	\$723,245	\$1,841,506	301.19%
84	UTICA MUTUAL INSURANCE COMPANY	0.22%	\$689,486	\$678,148	\$116,705	\$542,315	79.97%
85	GENERAL ACCIDENT INSURANCE COMPANY	0.22%	\$676,483	\$628,703	\$178,294	\$19,592	3.12%
86	AGRICULTURAL INSURANCE COMPANY	0.20%	\$634,808	\$577,660	\$0	\$171,102	29.62%
87	NATIONAL AMERICAN INSURANCE COMPANY	0.20%	\$631,871	\$476,524	\$16,306	\$71,420	14.99%
88	ALLIANZ INSURANCE COMPANY	0.20%	\$626,857	\$572,153	\$3,378,971	\$2,533,747	442.84%
89	BENCHMARK INSURANCE COMPANY	0.20%	\$620,235	\$617,401	\$1,378,147	\$796,723	129.04%
90	MARKEL AMERICAN INSURANCE COMPANY	0.20%	\$613,092	\$543,561	\$177,228	\$102,877	18.93%
91	CHICAGO INSURANCE COMPANY	0.19%	\$608,095	\$543,398	\$155,366	-\$144,514	-26.59%
92	JOHN DEERE INSURANCE COMPANY	0.19%	\$606,217	\$587,400	\$339,243	\$344,262	58.61%
93	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.19%	\$606,107	\$309,890	\$50,016	\$353,456	114.06%
94	COMMERCE AND INDUSTRY INSURANCE CO	0.19%	\$591,354	\$508,183	\$161,848	-\$1,187,801	-233.73%
95	UNITED STATES FIRE INSURANCE CO	0.19%	\$589,946	\$994,224	\$79,823	\$860,030	86.50%
96	INSURANCE COMPANY OF NORTH AMERICA	0.19%	\$580,382	\$557,902	\$550,231	-\$170,028	-30.48%
97	GENERAL INSURANCE CO OF AMERICA	0.18%	\$560,691	\$514,160	\$210,686	-\$112,259	-21.83%
98	INSURANCE COMPANY OF THE WEST	0.18%	\$551,670	\$191,319	\$0	-\$254,480	-133.01%
99	LIBERTY INSURANCE CORPORATION	0.17%	\$537,615	\$527,794	\$101,304	\$592,580	112.27%
100	CUMIS INSURANCE SOCIETY INC	0.17%	\$537,476	\$532,830	\$27,648	\$207,569	38.96%
101	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.17%	\$532,901	\$524,858	\$140,686	-\$164,349	-31.31%
102	COREGIS INSURANCE COMPANY	0.17%	\$529,729	\$732,490	\$1,110,905	\$270,645	36.95%
103	ACE AMERICAN INSURANCE COMPANY	0.17%	\$528,985	\$621,919	\$404,940	-\$106,183	-17.07%
104	BCS INSURANCE COMPANY	0.17%	\$525,463	\$517,063	\$165,359	\$12,582	2.43%
105	TRI STATE INSURANCE CO OF MINNESOTA	0.16%	\$506,488	\$548,652	\$443,536	\$329,592	60.07%
106	UNITED STATES LIABILITY INSURANCE CO	0.16%	\$499,454	\$396,520	\$29,150	\$152,862	38.55%
107	ALLSTATE INSURANCE COMPANY	0.15%	\$478,237	\$468,814	\$175,280	\$1,322,445	282.08%
108	VIGILANT INSURANCE COMPANY	0.15%	\$473,191	\$490,720	\$0	\$4,849	0.99%
109	GENERAL CASUALTY CO OF WISCONSIN	0.15%	\$466,069	\$418,342	\$37,845	\$62,174	14.86%
110	HARTFORD FIRE INSURANCE COMPANY	0.14%	\$448,042	\$437,193	\$212,214	-\$321,886	-73.63%
111	ULICO CASUALTY COMPANY	0.14%	\$439,714	\$439,488	\$6,839	-\$113,564	-25.84%
112	FIDELITY AND GUARANTY INSURANCE COMPANY	0.14%	\$438,265	\$751,777	\$44,053	\$197,409	26.26%
113	AMERICAN FAMILY HOME INSURANCE CO	0.14%	\$434,229	\$413,520	\$138,597	\$409,159	98.95%
114	VANLINER INSURANCE COMPANY	0.14%	\$433,928	\$429,186	-\$2	\$269,765	62.86%
115	SENTRY INSURANCE A MUTUAL COMPANY	0.14%	\$424,026	\$380,540	\$45,132	\$2,360	0.62%
116	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.14%	\$423,810	\$486,627	\$585,094	\$5,477,139	1125.53%
117	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$423,789	\$420,909	\$382,781	-\$1,837,269	-436.50%
118	FIDELITY AND DEPOSIT CO MARYLAND	0.13%	\$417,270	\$407,210	\$89,222	\$301,921	74.14%
119	HANOVER INSURANCE COMPANY THE	0.13%	\$415,875	\$272,752	\$2,658	-\$78,570	-28.81%
120	CONNECTICUT INDEMNITY COMPANY THE	0.12%	\$388,497	\$403,876	\$45,890	\$1,122,748	277.99%
121	CHURCH MUTUAL INSURANCE COMPANY	0.12%	\$372,580	\$371,267	\$1,011	\$46,374	12.49%
122	AMERICAN INSURANCE COMPANY THE	0.12%	\$367,730	\$404,656	\$274,882	-\$80,448	-19.88%
123	WAUSAU BUSINESS INSURANCE COMPANY	0.12%	\$365,907	\$300,677	\$212,435	\$277,033	92.14%
124	CAPITOL INDEMNITY CORPORATION	0.11%	\$356,976	\$509,697	\$34,351	\$586,744	115.12%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	PACIFIC INDEMNITY COMPANY	0.11%	\$348,021	\$348,604	\$17,995	-\$13,064	-3.75%
126	AMERICAN FIRE & CASUALTY COMPANY	0.11%	\$332,813	\$343,480	\$446,937	-\$156,815	-45.65%
127	STATE AUTOMOBILE MUTUAL INS CO	0.11%	\$330,873	\$371,801	\$405,611	\$316,664	85.17%
128	DIAMOND STATE INSURANCE COMPANY	0.10%	\$328,778	\$241,303	\$0	\$117,002	48.49%
129	PROGRESSIVE NORTHWESTERN INS CO	0.10%	\$326,304	\$281,996	\$64,439	\$29,902	10.60%
130	CONTINENTAL INSURANCE COMPANY THE	0.10%	\$310,248	\$251,732	\$92,163	\$5,522,179	2193.67%
131	WAUSAU UNDERWRITERS INS CO	0.10%	\$306,900	\$298,999	\$351,611	\$95,467	31.93%
132	GENERAL STAR NATIONAL INS CO	0.09%	\$296,886	\$321,434	\$0	\$90,000	28.00%
133	RANGER INSURANCE COMPANY	0.09%	\$292,142	\$346,035	\$0	\$310,106	89.62%
134	CENTENNIAL INSURANCE COMPANY	0.09%	\$286,544	\$288,835	\$17,897	\$36,225	12.54%
135	FOREMOST SIGNATURE INSURANCE COMPANY	0.09%	\$281,413	\$273,093	\$114,610	\$81,774	29.94%
136	FIREMANS FUND INS CO OF WISCONSIN	0.09%	\$278,200	\$309,528	\$0	\$14,544	4.70%
137	GREAT NORTHERN INSURANCE COMPANY	0.09%	\$277,961	\$235,301	\$750	\$1,579	0.67%
138	WESTPORT INSURANCE CORPORATION	0.09%	\$269,173	\$174,388	\$0	\$455,377	261.13%
139	PROGRESSIVE CASUALTY INSURANCE CO	0.08%	\$263,143	\$226,050	\$310,854	\$98,168	43.43%
140	WEST AMERICAN INSURANCE COMPANY	0.08%	\$259,198	\$254,833	\$149,113	-\$99,096	-38.89%
141	NORTHLAND INSURANCE COMPANY	0.08%	\$249,972	\$213,967	\$311,828	\$40,871	19.10%
142	GERLING AMERICA INSURANCE COMPANY	0.08%	\$245,972	\$262,353	-\$420	\$265,907	101.35%
143	SECURA INSURANCE A MUTUAL COMPANY	0.08%	\$244,947	\$376,067	\$110,836	\$302,224	80.36%
144	FARMLAND MUTUAL INSURANCE COMPANY	0.08%	\$244,530	\$244,545	\$0	-\$19,647	-8.03%
145	CLARENDON NATIONAL INS CO	0.08%	\$240,653	\$150,984	\$0	\$47,547	31.49%
146	AMERICAN CASUALTY CO OF READING PA	0.07%	\$229,164	\$265,817	\$1,859,010	\$3,812,529	1434.27%
147	AUTO OWNERS INSURANCE CO MUTUAL	0.07%	\$221,484	\$224,882	\$45,470	\$44,697	19.88%
148	STAR INSURANCE COMPANY	0.07%	\$221,152	\$136,239	\$415	\$9,247	6.79%
149	ATLANTIC MUTUAL INSURANCE COMPANY	0.07%	\$218,706	\$206,038	\$47,331	\$1,029,663	499.74%
150	TITAN INDEMNITY COMPANY	0.07%	\$217,237	\$224,978	\$11,679	\$118,509	52.68%
151	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$216,989	\$230,332	\$92,507	\$11,891	5.16%
152	VALLEY FORGE INSURANCE COMPANY	0.07%	\$215,657	\$177,388	\$328,701	\$858,697	484.08%
153	PENN AMERICA INS CO	0.07%	\$213,032	\$209,561	\$182,142	\$168,681	80.49%
154	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$212,098	\$127,959	\$13,568	\$45,410	35.49%
155	LANCER INSURANCE COMPANY	0.07%	\$210,033	\$87,699	\$0	\$36,071	41.13%
156	AMCO INSURANCE COMPANY	0.07%	\$209,682	\$85,744	\$412,109	\$55,133	64.30%
157	ARGONAUT GREAT CENTRAL INSURANCE CO	0.07%	\$206,504	\$196,281	\$3,802	\$7,696	3.92%
158	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.06%	\$194,500	\$211,470	\$0	\$368,350	174.19%
159	NATIONAL FARMERS UNION STANDARD INS CO	0.06%	\$192,461	\$197,209	\$1,900	\$9,378	4.76%
160	NATIONWIDE AGRIBUSINESS INS CO	0.06%	\$187,625	\$138,214	\$40,609	\$215,874	156.19%
161	NORTH AMERICAN SPECIALTY INS CO	0.06%	\$181,946	\$190,310	\$42,673	-\$16,406	-8.62%
162	FOREMOST INSURANCE CO	0.06%	\$177,111	\$182,944	\$113,725	\$22,852	12.49%
163	NORTHWESTERN NATIONAL CASUALTY CO	0.05%	\$171,254	\$177,084	\$167,022	\$25,716	14.52%
164	WESTERN SURETY COMPANY	0.05%	\$158,479	\$162,068	\$27,400	\$69,876	43.12%
165	HORACE MANN INSURANCE COMPANY	0.05%	\$157,959	\$165,157	\$12,754	\$28,003	16.96%
166	CHRYSLER INSURANCE COMPANY	0.05%	\$155,044	\$144,541	\$0	-\$53,082	-36.72%
167	EMPIRE FIRE AND MARINE INSURANCE CO	0.05%	\$154,091	\$138,523	\$5,653	\$14,358	10.37%
168	HARCO NATIONAL INSURANCE COMPANY	0.05%	\$153,943	\$148,577	\$477,452	\$409,839	275.84%
169	TRUMBULL INSURANCE COMPANY	0.05%	\$153,740	\$141,823	\$50,502	\$82,805	58.39%
170	UNITED PACIFIC INSURANCE COMPANY	0.04%	\$136,653	\$94,942	-\$487	\$27,611	29.08%
171	MID-CONTINENT CASUALTY COMPANY	0.04%	\$134,303	\$99,557	\$2,093	-\$19,694	-19.78%
172	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.04%	\$132,958	\$103,052	\$122,607	-\$2,332,691	-2263.61%
173	SABLE INSURANCE COMPANY	0.04%	\$129,999	\$86,903	\$5,128	\$62,236	71.62%
174	T H E INSURANCE COMPANY	0.04%	\$126,467	\$135,347	\$2,500	-\$85,571	-63.22%
175	NONPROFITS INS ASSN AN INTERINS EXCH	0.04%	\$124,716	\$88,348	\$0	\$50,958	57.68%
176	ASSOCIATED INDEMNITY CORPORATION	0.04%	\$121,395	\$92,217	\$16,453	-\$166,505	-180.56%
177	NATIONAL FIRE INS CO OF HARTFORD	0.04%	\$119,020	\$114,344	\$41,447	-\$2,525	-2.21%
178	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$118,788	\$149,318	\$7,344	\$39,870	26.70%
179	UNDERWRITERS INSURANCE COMPANY	0.04%	\$117,164	\$114,842	\$0	-\$87,227	-75.95%
180	NORTHBROOK PROPERTY & CASUALTY INS CO	0.04%	\$116,474	\$104,376	\$38,682	\$3,766	3.61%
181	UNION INSURANCE CO	0.04%	\$115,596	\$101,981	\$0	\$4	0.00%
182	FIRST SPECIALTY INSURANCE CORPORATION	0.04%	\$114,979	\$113,741	\$0	\$11,446	10.06%
183	BANCINSURE INC	0.04%	\$113,039	\$86,748	\$0	\$22,196	25.59%
184	WINTERHUR INTERNATIONAL AMERICA INS CO	0.04%	\$111,939	\$61,288	\$0	\$48,699	79.46%
185	POTOMAC INSURANCE CO OF ILLINOIS	0.04%	\$110,947	\$168,270	\$1,291	-\$46,357	-27.55%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	AMERICAN ECONOMY INSURANCE COMPANY	0.04%	\$110,809	\$111,914	\$105,553	-\$79,122	-70.70%
187	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$108,423	\$101,101	\$20,412	\$26,681	26.39%
188	MID CENTURY INSURANCE COMPANY	0.03%	\$103,388	\$77,051	\$25,879	\$92,011	119.42%
189	LUMBER MUTUAL INSURANCE COMPANY	0.03%	\$103,000	\$101,657	\$0	\$0	0.00%
190	CREDIT GENERAL INS CO	0.03%	\$102,533	\$92,463	\$0	-\$47,788	-51.68%
191	HARTFORD CASUALTY INS CO	0.03%	\$100,713	\$104,164	\$3,860	-\$129,778	-124.59%
192	ECONOMY FIRE & CASUALTY COMPANY	0.03%	\$99,354	\$104,997	\$9,915	\$42,024	40.02%
193	EMPLOYERS FIRE INSURANCE COMPANY	0.03%	\$98,647	\$98,431	\$0	-\$59,417	-60.36%
194	AMERISURE INSURANCE COMPANY	0.03%	\$97,895	\$96,645	\$9,061	\$5,110	5.29%
195	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.03%	\$96,994	\$102,892	\$3,199	\$3,600	3.50%
196	LITITZ MUTUAL INSURANCE COMPANY	0.03%	\$95,848	\$91,737	\$0	\$11,329	12.35%
197	SHELTER GENERAL INS CO	0.03%	\$93,642	\$102,889	\$16,657	-\$113,122	-109.95%
198	EVEREST NATIONAL INSURANCE COMPANY	0.03%	\$93,491	\$92,182	\$0	-\$4,210	-4.57%
199	OAK RIVER INSURANCE COMPANY	0.03%	\$93,452	\$72,305	\$11,166	\$24,257	33.55%
200	HARTFORD UNDERWRITERS INSURANCE CO	0.03%	\$91,917	\$86,065	\$0	-\$51,768	-60.15%
201	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.03%	\$91,715	\$87,287	\$0	\$0	0.00%
202	AMERICAN MODERN HOME INSURANCE CO	0.03%	\$85,019	\$81,317	\$4,495	\$7,718	9.49%
203	AXA GLOBAL RISKS US INSURANCE CO	0.03%	\$80,017	\$227,248	\$209,723	\$611,127	268.93%
204	ALLIED PROPERTY & CASUALTY INS CO	0.03%	\$79,757	\$73,149	\$3,686	-\$7,180	-9.82%
205	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.02%	\$77,679	\$77,753	\$10,512	\$10,622	13.66%
206	MARKEL INSURANCE COMPANY	0.02%	\$76,782	\$90,918	\$20,664	\$40,293	44.32%
207	ECONOMY PREFERRED INSURANCE COMPANY	0.02%	\$74,630	\$71,676	\$47,775	-\$28,057	-39.12%
208	STATEWIDE INSURANCE COMPANY	0.02%	\$73,622	\$58,959	\$0	-\$23,814	-40.39%
209	AUTOMOBILE INS CO OF HARTFORD CT	0.02%	\$73,598	\$77,366	\$0	\$117,730	152.17%
210	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$72,358	\$72,126	\$0	-\$4,275	-5.93%
211	FOREMOST PROPERTY AND CASUALTY INS CO	0.02%	\$71,956	\$71,694	\$43,157	\$37,333	52.07%
212	INDIANA LUMBERMENS MUTUAL INS CO	0.02%	\$70,206	\$66,770	\$0	-\$121	-0.18%
213	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02%	\$69,188	\$69,226	\$0	-\$133,756	-193.22%
214	METROPOLITAN PROPERTY & CASUALTY INS CO	0.02%	\$68,952	\$65,505	\$5,000	-\$6,881	-10.50%
215	AMERICAN AND FOREIGN INSURANCE CO	0.02%	\$66,960	\$23,580	\$2,000	\$5,000	21.20%
216	MEDMARC CASUALTY INSURANCE COMPANY	0.02%	\$66,065	\$4,559	\$0	\$0	0.00%
217	MIC PROPERTY AND CASUALTY INS CORP	0.02%	\$65,504	\$76,035	-\$269,135	-\$1,977,404	-2600.65%
218	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$64,525	\$56,418	\$3,351	\$23,692	41.99%
219	GRAIN DEALERS MUTUAL INSURANCE CO	0.02%	\$63,259	\$59,682	\$8,096	\$36,740	61.56%
220	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$60,014	\$58,357	\$0	\$3,665	6.28%
221	AMERICAN INDEMNITY COMPANY	0.02%	\$59,092	\$52,017	\$0	\$0	0.00%
222	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.02%	\$56,595	\$51,727	\$0	-\$304,547	-588.76%
223	AMERICAN BANKERS INS CO OF FLORIDA	0.02%	\$54,975	\$54,627	\$6,705	\$1,035	1.89%
224	FIDELITY AND CASUALTY CO OF NY	0.02%	\$54,720	\$60,020	\$63,537	\$465,400	775.41%
225	FARMERS AND MERCHANTS INSURANCE CO	0.02%	\$54,190	\$67,648	\$420	-\$81,318	-120.21%
226	FAIRMONT INSURANCE COMPANY	0.02%	\$53,359	\$61,110	\$50,551	\$68,664	112.36%
227	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$52,755	\$51,471	\$1,091	\$25,621	49.78%
228	AMERICAN FIRE AND INDEMNITY COMPANY	0.02%	\$52,531	\$42,522	\$0	\$47,159	110.90%
229	MENDOTA INSURANCE COMPANY	0.02%	\$50,674	\$70,781	\$26,414	-\$29,501	-41.68%
230	AMERICAN INTERNATIONAL SOUTH INS CO	0.02%	\$50,000	\$49,932	\$0	\$178,514	357.51%
231	REDLAND INSURANCE COMPANY	0.02%	\$48,786	\$79,147	\$3,900	\$1,940	2.45%
232	AMEX ASSURANCE COMPANY	0.02%	\$48,352	\$53,557	\$46,183	\$46,355	86.55%
233	AMERICAN SOUTHERN INSURANCE COMPANY	0.02%	\$47,386	\$39,449	\$0	\$9,530	24.16%
234	ARCONAUT MIDWEST INSURANCE COMPANY	0.01%	\$43,715	\$122,587	\$14,679	\$37,770	30.81%
235	INTERCARGO INSURANCE COMPANY	0.01%	\$42,083	\$48,570	\$12,500	\$5,694	11.72%
236	RECENT INSURANCE COMPANY	0.01%	\$41,981	\$46,418	\$0	-\$58	-0.12%
237	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$37,955	\$230,179	-\$38	\$3,093,447	1343.93%
238	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$37,533	\$26,286	\$8,297	\$8,297	31.56%
239	GOVERNMENT EMPLOYEES INSURANCE CO	0.01%	\$35,954	\$35,652	\$6,500	-\$90,327	-253.36%
240	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$34,649	\$25,734	\$182,953	-\$567,352	-2204.68%
241	PHOENIX INSURANCE COMPANY THE	0.01%	\$34,185	\$43,835	\$0	\$14,915	34.03%
242	AMERICAN MANUFACTURERS MUTUAL INS CO	0.01%	\$33,901	\$42,706	\$313,273	\$883,808	2069.52%
243	FLORISTS MUTUAL INSURANCE COMPANY	0.01%	\$33,220	\$25,490	\$0	\$0	0.00%
244	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.01%	\$32,916	\$24,634	\$0	\$2,166	8.79%
245	ST PAUL INSURANCE CO OF ILLINOIS THE	0.01%	\$32,554	\$24,373	\$1,500	-\$20,219	-82.96%
246	ELECTRIC INSURANCE COMPANY	0.01%	\$32,146	\$20,770	\$0	\$0	0.00%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$31,697	\$32,538	\$0	-\$2,418	-7.43%
248	MEDICAL LIABILITY ALLIANCE	0.01%	\$31,344	\$31,343	\$0	\$35,800	114.22%
249	ACCEPTANCE INDEMNITY INSURANCE CO	0.01%	\$30,656	\$23,481	\$0	\$22,477	95.72%
250	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$29,031	\$32,946	\$0	-\$62,878	-190.85%
251	MUTUAL SERVICE CASUALTY INSURANCE CO	0.01%	\$27,975	\$137,537	\$431,521	-\$654,569	-475.92%
252	GROCERS INSURANCE COMPANY	0.01%	\$27,431	\$24,653	\$0	\$0	0.00%
253	SAFEGUARD INSURANCE COMPANY	0.01%	\$26,333	\$3,045	\$0	\$1,737	57.04%
254	NOBEL INSURANCE COMPANY	0.01%	\$25,875	\$263,039	-\$1,500	\$283,292	107.70%
255	AMERICAN SAFETY CASUALTY INS CO	0.01%	\$25,740	\$5,835	\$0	\$2,347	40.22%
256	AMERICAN CONTINENTAL INSURANCE CO	0.01%	\$25,442	\$26,126	\$0	-\$6,291	-24.08%
257	COUNTRY MUTUAL INSURANCE COMPANY	0.01%	\$25,205	\$22,303	\$0	\$10,028	44.96%
258	NORTHFIELD INSURANCE COMPANY	0.01%	\$24,751	\$17,581	\$0	-\$8,840	-50.28%
259	NN INSURANCE COMPANY	0.01%	\$23,880	\$24,521	\$197	\$36,497	148.84%
260	OMAHA PROPERTY AND CASUALTY INS CO	0.01%	\$23,008	\$22,015	\$0	\$0	0.00%
261	UNIVERSAL FIRE & CASUALTY INS CO	0.01%	\$22,783	\$15,122	\$0	-\$169,690	-1122.14%
262	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$22,602	\$28,712	\$2,018,874	\$71,553	249.21%
263	STANDARD FIRE INSURANCE COMPANY	0.01%	\$21,214	\$19,754	\$0	\$14,598	73.90%
264	MARYLAND CASUALTY COMPANY	0.01%	\$20,539	\$48,976	\$312,579	\$503,686	1028.43%
265	COLORADO CASUALTY INSURANCE COMPANY	0.01%	\$20,396	\$20,484	\$0	\$1,223	5.97%
266	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$20,051	\$19,390	\$0	\$0	0.00%
267	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$19,753	\$4,225	\$0	-\$5,584	-132.17%
268	SURETY BONDING COMPANY OF AMERICA	0.01%	\$19,620	\$22,912	\$10,000	\$11,949	52.15%
269	DEPOSITORS INSURANCE COMPANY	0.01%	\$19,214	\$16,925	\$50,000	\$50,000	295.42%
270	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$19,032	\$18,778	\$2,930	\$38,830	206.78%
271	DEERFIELD INSURANCE COMPANY	0.01%	\$18,716	\$107	\$0	\$28,423	26563.55%
272	OHIC INSURANCE COMPANY	0.01%	\$18,061	\$7,090	\$0	\$3,621	51.07%
273	AMERICAN INTERNATIONAL INS CO	0.01%	\$17,596	\$17,794	\$0	\$11,201	62.95%
274	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01%	\$17,322	\$16,701	\$0	\$0	0.00%
275	MINNESOTA FIRE AND CASUALTY COMPANY	0.01%	\$16,760	\$21,319	\$782	\$3,111	14.59%
276	INTERSTATE INDEMNITY COMPANY	0.01%	\$16,175	\$10,642	\$0	\$4,022	37.79%
277	VESTA FIRE INSURANCE CORP	0.01%	\$16,037	\$32,959	\$0	-\$12,391	-37.60%
278	LINCOLN GENERAL INSURANCE CO	0.00%	\$15,636	\$13,970	\$0	\$0	0.00%
279	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.00%	\$14,995	\$15,135	\$727	\$24,787	163.77%
280	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.00%	\$12,695	\$6,668	\$0	\$2,446	36.68%
281	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$12,247	\$9,324	\$0	-\$131,081	-1405.85%
282	GUIDEONE ELITE INSURANCE COMPANY	0.00%	\$10,525	\$9,835	\$0	\$958	9.74%
283	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$10,264	\$6,611	\$1,306	\$68,932	1042.69%
284	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$10,021	\$10,576	\$0	\$0	0.00%
285	GRANITE STATE INSURANCE COMPANY	0.00%	\$9,716	\$10,285	\$1,630,682	\$222,895	2167.19%
286	ATHENA ASSURANCE COMPANY	0.00%	\$9,460	\$14,739	\$0	-\$43,948	-298.17%
287	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$7,923	\$7,305	\$27,071	-\$100,211	-1371.81%
288	COLONIAL PENN FRANKLIN INSURANCE CO	0.00%	\$7,473	\$7,473	\$1,205	\$1,380	18.47%
289	TIG PREMIER INSURANCE COMPANY	0.00%	\$6,918	\$93,461	\$248	\$54,090	57.87%
290	MEDICAL PROTECTIVE COMPANY	0.00%	\$6,858	\$6,858	\$0	-\$5,000	-72.91%
291	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$6,680	\$1,892	\$0	\$0	0.00%
292	UNIVERSAL SURETY OF AMERICA	0.00%	\$6,637	\$2,887	\$0	\$3,214	111.33%
293	MERIDIAN MUTUAL INSURANCE COMPANY	0.00%	\$6,541	\$393	\$0	\$33	8.40%
294	AMERICAN INTERSTATE INS CO	0.00%	\$6,526	\$6,526	\$0	\$0	0.00%
295	HIGHLANDS INSURANCE COMPANY	0.00%	\$6,234	\$5,875	\$0	\$0	0.00%
296	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$5,823	\$47,979	\$0	-\$124,837	-260.19%
297	FEDERATED SERVICE INSURANCE COMPANY	0.00%	\$5,756	\$720	\$0	\$604	83.89%
298	COLONIAL PENN INSURANCE COMPANY	0.00%	\$5,547	\$5,497	\$0	\$475,625	8652.45%
299	TRANSQUARD INS CO OF AMERICA INC	0.00%	\$5,450	\$5,541	\$0	\$3,695	66.68%
300	ASSURANCE COMPANY OF AMERICA	0.00%	\$5,417	\$100,446	\$45,870	\$28,103	27.98%
301	WESTFIELD INSURANCE COMPANY	0.00%	\$5,394	\$4,898	\$0	-\$111	-2.27%
302	TRI STATE INSURANCE COMPANY	0.00%	\$5,359	\$8,034	\$9,500	-\$25,539	-317.89%
303	SPECIALTY NATIONAL INSURANCE COMPANY	0.00%	\$5,137	\$16,619	\$261,962	\$266,475	1603.44%
304	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$4,948	\$3,173	\$0	\$0	0.00%
305	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$4,656	\$3,787	\$3,708	-\$434	-11.46%
306	OWNERS INSURANCE COMPANY	0.00%	\$4,559	\$4,379	\$18	\$123	2.81%
307	NATIONAL INDEMNITY COMPANY	0.00%	\$4,223	\$3,480	\$3,000	-\$853,560	-24527.59%
308	CHURCH INSURANCE CO THE	0.00%	\$3,954	\$6,590	\$30,000	\$41,861	635.22%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	INSURANCE CO OF THE STATE OF PA	0.00%	\$3,883	\$256,080	\$150	\$1,792,245	699.88%
310	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$3,795	\$2,843	\$0	\$0	0.00%
311	CGU INSURANCE COMPANY OF NEW JERSEY	0.00%	\$3,299	\$3,336	\$965	\$219	6.56%
312	CAROLINA CASUALTY INSURANCE COMPANY	0.00%	\$3,086	\$28,869	\$0	-\$15,799	-54.73%
313	GLOBE INDEMNITY COMPANY	0.00%	\$3,022	\$2,765	\$0	\$1,571	56.82%
314	MASSACHUSETTS BAY INS CO	0.00%	\$2,861	\$3,285	\$0	\$424	12.91%
315	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	\$2,816	\$3,892	\$0	\$73	1.88%
316	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$2,577	\$2,864	\$0	-\$1,940	-67.74%
317	CIVIC PROPERTY & CASUALTY CO	0.00%	\$2,575	\$1,793	\$0	\$346	19.30%
318	COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$2,054	\$1,882	\$0	\$54,495	2895.59%
319	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$1,952	\$1,127	\$0	\$0	0.00%
320	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$1,884	\$1,862	\$0	\$0	0.00%
321	REPUBLIC WESTERN INS CO	0.00%	\$1,644	\$1,799	\$0	-\$6,319	-351.25%
322	AMERICAN STATES PREFERRED INS CO	0.00%	\$1,505	\$9,439	\$142	\$7,525	79.72%
323	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$1,352	\$1,454	\$0	\$1,015	69.81%
324	MOTORS INSURANCE CORPORATION	0.00%	\$1,330	\$1,351	\$0	\$0	0.00%
325	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$1,224	\$2,709	\$0	\$1,040	38.39%
326	K-M INSURANCE COMPANY	0.00%	\$1,168	\$1,168	\$0	\$0	0.00%
327	PHARMACISTS MUTUAL INSURANCE COMPANY	0.00%	\$964	\$397	\$0	\$0	0.00%
328	WORLDWIDE INSURANCE COMPANY	0.00%	\$940	\$1,369	\$0	\$0	0.00%
329	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$850	\$2,210	\$0	\$40,094	1814.21%
330	NORTHBROOK NATIONAL INS CO	0.00%	\$688	\$688	\$0	\$36,110	5248.55%
331	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$633	\$628	\$2,081	-\$26,520	-4222.93%
332	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$604	\$718	\$0	\$147	20.47%
333	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$566	\$566	\$0	-\$7,326	-1294.35%
334	ALLSTATE INDEMNITY COMPANY	0.00%	\$553	\$348	\$0	\$0	0.00%
335	ATLANTIC INSURANCE COMPANY	0.00%	\$510	\$510	\$0	-\$14,000	-2745.10%
336	TRADERS INSURANCE COMPANY	0.00%	\$471	\$467	\$0	\$429	91.86%
337	TRUSTGARD INSURANCE COMPANY	0.00%	\$360	\$269	\$0	\$37	13.75%
338	STATE FARM GENERAL INSURANCE CO	0.00%	\$343	\$685	\$0	\$0	0.00%
339	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$300	\$813	\$0	\$161	19.80%
340	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$276	\$275	\$0	\$0	0.00%
341	JEFFERSON INSURANCE CO OF NEW YORK	0.00%	\$265	\$265	\$0	-\$1,204	-454.34%
342	ASSOCIATES INSURANCE COMPANY	0.00%	\$245	\$106	\$0	\$0	0.00%
343	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$241	\$30	\$0	\$0	0.00%
344	VALIANT INS CO	0.00%	\$150	\$11,276	\$0	\$17,224	152.75%
345	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$141	\$141	\$0	\$0	0.00%
346	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$136	\$136	\$0	\$12	8.82%
347	GREENWICH INSURANCE COMPANY	0.00%	\$118	\$86	\$0	\$95	110.47%
348	INSURANCE CORPORATION OF NEW YORK	0.00%	\$74	\$74	\$0	\$0	0.00%
349	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$64	\$64	\$0	-\$3,368	-5262.50%
350	OLD REPUBLIC SURETY COMPANY	0.00%	\$60	\$461	\$5,000	\$5,000	1084.60%
351	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$52	\$59	\$0	\$6,154	10430.51%
352	CHUBB INDEMNITY INSURANCE COMPANY	0.00%	\$10	\$6	\$0	\$0	0.00%
353	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$10	\$36	\$7,355	\$85,495	237486.11%
354	AMERICAS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$31,638	N/A
355	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	-\$30,342	\$91,539	N/A
356	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$34	N/A
357	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$368	N/A
358	CANAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
359	CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$22,500	-\$312,500	N/A
360	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$2,233,248	\$1,245,973	N/A
361	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$26	\$0	-\$263	-1011.54%
362	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$0	\$810	N/A
363	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$187	N/A
364	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
365	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$30,234	N/A
366	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$96,991	\$11,305	N/A
367	FIRE INSURANCE EXCHANGE	0.00%	\$0	\$0	\$0	\$493	N/A
368	FREMONT INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$692,076	N/A
369	FREMONT INDUSTRIAL INDEMNITY COMPANY	0.00%	\$0	\$0	-\$402,669	-\$367,346	N/A
370	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$0	\$0	\$0	-\$34,142	N/A

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
371	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
372	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	\$1,421	N/A
373	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$2,341,956	\$1,368,489	N/A
374	LINCOLN NATIONAL HEALTH & CAS INS CO	0.00%	\$0	\$0	\$0	-\$444,920	N/A
375	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$0	\$0	\$0	-\$10	N/A
376	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
377	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
378	MILLERS INSURANCE COMPANY, THE	0.00%	\$0	\$8,517	\$0	-\$6,042	-70.94%
379	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,088	N/A
380	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$109,869	N/A
381	NEW YORK MARINE & GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$347	N/A
382	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$63,733	N/A
383	OHIO FARMERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$7	N/A
384	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$0	-\$8,372	N/A
385	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
386	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$7,252	N/A
387	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$991	N/A
388	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$413,005	N/A
389	SEABOARD SURETY COMPANY	0.00%	\$0	\$8,080	\$172,500	-\$158,431	-1960.78%
390	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
391	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$610	N/A
392	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$378,079	N/A
393	SUN INSURANCE OFFICE OF AMERICA INC	0.00%	\$0	\$0	\$0	\$637	N/A
394	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$1,200	\$25,892	N/A
395	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$65	N/A
396	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$46	N/A
397	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25,635	N/A
398	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	\$48,000	\$82,598	N/A
399	AMERICAN STATES INSURANCE CO TX	0.00%	-\$1	\$339	\$0	\$2,125	626.84%
400	KANSAS CITY FIRE & MARINE INS CO	0.00%	-\$2	\$3	\$0	\$1,289	42966.67%
401	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	-\$23	-\$23	\$0	\$1,291	-5613.04%
402	HOUSTON GENERAL INS CO	0.00%	-\$35	-\$35	\$2,750	\$35,604	-101725.71%
403	GAN NATIONAL INSURANCE COMPANY	0.00%	-\$1,529	-\$1,181	\$0	-\$6,035	511.01%
404	CHARTER OAK FIRE INSURANCE CO THE	0.00%	-\$1,960	-\$1,740	\$5,955	-\$144,967	8331.44%
405	LM INSURANCE CORPORATION	0.00%	-\$2,684	-\$1,546	\$0	-\$132	8.54%
406	FIRST AMERICAN INSURANCE COMPANY	0.00%	-\$4,016	-\$3,890	\$0	-\$18	0.46%
407	VIRGINIA SURETY COMPANY INC	-0.01%	-\$17,233	-\$42,545	\$43,000	-\$102,786	241.59%
408	ACE PROPERTY AND CASUALTY INSURANCE CO	-0.01%	-\$19,339	\$56,096	-\$29,117	\$44,051	78.53%
409	TOKIO MARINE AND FIRE INS CO LTD (US BR	-0.01%	-\$38,443	\$61,519	\$0	-\$388,229	-631.07%
410	LAWRENCEVILLE PROPERTY AND CASUALTY	-0.02%	-\$75,026	-\$75,026	\$0	\$37,400	-49.85%
411	TRAVELERS CASUALTY AND SURETY CO	-0.03%	-\$89,347	-\$92,516	\$2,069,020	\$1,837,780	-1986.45%
412	AIU INSURANCE COMPANY	-0.03%	-\$99,691	-\$49,469	\$4,489	\$13,457	-27.20%
413	LIBERTY MUTUAL INSURANCE COMPANY	-0.32%	-\$1,010,106	-\$443,258	\$1,325,062	-\$2,192,823	494.71%
TOTAL		100.00%	\$313,534,451	\$323,619,328	\$184,569,615	\$206,394,248	63.78%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Warranty Programs/Service Contracts)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	LYNDON PROPERTY INSURANCE COMPANY	41.08%	\$13,986,534	\$1,933,033	\$1,880,107	\$1,895,337	98.05%
2	AMERICAN NATIONAL PROPERTY & CASUALTY C	10.62%	\$3,615,737	\$1,091,208	\$1,257,020	\$1,312,945	120.32%
3	AMERICAN ROAD INSURANCE COMPANY	8.03%	\$2,735,222	\$3,075,736	\$3,681,701	\$3,749,382	121.90%
4	OLD UNITED CASUALTY COMPANY	7.82%	\$2,663,818	\$1,773,451	\$1,105,700	\$1,110,445	62.61%
5	FIREMENS INS CO OF NEWARK NEW JERSEY	7.09%	\$2,414,312	\$457,923	\$958,260	\$958,260	209.26%
6	AMERICAN BANKERS INS CO OF FLORIDA	6.95%	\$2,367,241	\$859,773	\$434,087	\$499,628	58.11%
7	ALLSTATE INSURANCE COMPANY	3.94%	\$1,340,942	\$52,914	\$306,624	\$335,532	634.11%
8	VIRGINIA SURETY COMPANY INC	3.37%	\$1,148,661	\$36,511,204	\$5,496,879	\$5,190,873	14.22%
9	TOYOTA MOTOR INSURANCE COMPANY	2.84%	\$968,075	\$478,928	\$359,045	\$424,709	88.68%
10	WESTCHESTER FIRE INSURANCE COMPANY	2.39%	\$815,121	\$627,612	\$1,877,572	-\$1,276,364	-203.37%
11	WESTERN DIVERSIFIED CASUALTY INS CO	1.94%	\$659,157	\$272,948	\$358,975	\$365,648	133.96%
12	ROYAL INSURANCE COMPANY OF AMERICA	1.34%	\$455,065	\$95,683	\$14,375	\$14,375	15.02%
13	CIM INSURANCE CORPORATION	0.45%	\$153,399	\$139,583	\$57,094	\$38,941	27.90%
14	FIREMANS FUND INSURANCE COMPANY	0.45%	\$152,539	\$101,828	\$69,831	-\$65,058	-63.89%
15	FFG INSURANCE COMPANY	0.44%	\$150,402	\$143,412	\$424	\$729	0.51%
16	DEALERS ASSURANCE COMPANY	0.32%	\$107,903	\$118,872	\$79,286	\$79,959	67.26%
17	FARMERS INSURANCE EXCHANGE	0.26%	\$88,131	\$7,496	\$4,096	\$4,096	54.64%
18	ROYAL INDEMNITY COMPANY	0.21%	\$72,287	\$111,909	\$74,655	\$74,655	66.71%
19	TRAVELERS INDEMNITY COMPANY	0.18%	\$60,817	\$155,968	\$644	\$272,526	174.73%
20	CONTINENTAL INSURANCE COMPANY THE	0.11%	\$38,507	\$25,795	\$199,455	\$205,856	798.05%
21	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.10%	\$35,660	\$34,655	\$31,559	\$30,764	88.77%
22	HERITAGE INDEMNITY COMPANY	0.10%	\$32,680	\$109,153	\$1,542,554	\$1,551,291	1421.21%
23	OLD REPUBLIC INSURANCE COMPANY	0.03%	\$9,216	\$7,270	\$0	\$0	0.00%
24	ACCELERATION NATIONAL INS CO	0.01%	\$4,950	\$5,035	\$0	\$3,956	78.57%
25	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$3,840	\$4,221	\$0	\$0	0.00%
26	OHIO INDEMNITY COMPANY	0.01%	\$3,483	\$114	\$0	\$63	55.26%
27	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$272	\$34	\$0	\$3	8.82%
28	GEICO GENERAL INS CO	0.00%	\$111	\$24,268	\$18,841	\$16,541	68.16%
29	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$28	\$28	\$656	-\$278,026	-992950.00%
30	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$14,793	\$8,140	\$8,140	55.03%
31	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20	N/A
32	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$472	\$0	-\$29	-6.14%
33	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$13,190	N/A
34	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$33,341	-\$260,761	N/A
35	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$486	-\$4,882	N/A
36	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	-\$16	\$8,821	\$721,808	\$997,116	11303.89%
37	AMERICAN INSURANCE COMPANY THE	0.00%	-\$322	-\$322	\$50,873	\$15,381	-4776.71%
38	UNIVERSAL OF OMAHA CASUALTY INS COMPANY	0.00%	-\$349	\$156,563	\$155,976	\$124,176	79.31%
39	BCS INSURANCE COMPANY	-0.01%	-\$4,975	\$167,803	\$336,970	\$351,363	209.39%
40	COMMERCIAL INS CO OF NEWARK NJ	-0.03%	-\$11,611	-\$2,030	\$304,297	\$304,297	-14990.00%
41	AMERICAN MERCURY INSURANCE COMPANY	-0.05%	-\$17,165	\$155,831	\$233,620	\$239,413	153.64%
TOTAL		100.00%	\$34,049,672	\$48,721,985	\$21,654,951	\$18,278,070	37.52%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - EXCESS WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SAFETY NATIONAL CASUALTY CORPORATION	25.00%	\$2,604,818	\$2,416,717	\$729,595	\$2,715,057	112.34%
2	EMPLOYERS REINSURANCE CORPORATION	16.62%	\$1,731,421	\$1,484,117	\$111,739	-\$1,518,421	-102.31%
3	MIDWEST EMPLOYERS CASUALTY COMPANY	13.60%	\$1,417,659	\$1,408,569	\$46,854	\$249,584	17.72%
4	NATIONAL UNION FIRE INS CO OF PITTSBURG	12.91%	\$1,344,865	\$1,821,077	\$181,227	-\$1,262,830	-69.35%
5	HARTFORD CASUALTY INS CO	6.79%	\$707,061	\$662,899	\$0	\$35,802	5.40%
6	RELIANCE NATIONAL INDEMNITY COMPANY	5.60%	\$583,221	\$554,125	\$0	\$124,327	22.44%
7	LIBERTY INSURANCE CORPORATION	3.93%	\$409,568	\$490,609	\$0	-\$642,058	-130.87%
8	TRAVELERS INDEMNITY CO OF ILLINOIS	2.38%	\$248,507	\$309,551	-\$53,707	-\$58,397	-18.87%
9	RELIANCE NATIONAL INSURANCE COMPANY	2.20%	\$229,265	\$134,165	\$0	\$198,789	148.17%
10	LEGION INSURANCE COMPANY	1.96%	\$204,065	\$204,034	\$0	-\$852,131	-417.64%
11	GENERAL REINSURANCE CORPORATION	1.80%	\$187,638	\$162,660	\$2,496	\$408,723	251.27%
12	ACE AMERICAN INSURANCE COMPANY	1.77%	\$184,711	\$184,711	\$0	\$0	0.00%
13	CLARENDON NATIONAL INS CO	1.71%	\$177,964	\$193,406	\$28,924	\$345,249	178.51%
14	OLD REPUBLIC INSURANCE COMPANY	1.02%	\$106,609	\$87,320	\$19,940	-\$302,290	-346.19%
15	AMERICAN HOME ASSURANCE COMPANY	0.75%	\$77,666	\$54,693	\$0	\$0	0.00%
16	REPUBLIC WESTERN INS CO	0.64%	\$66,810	\$93,313	\$0	-\$31,945	-34.23%
17	SENTRY INSURANCE A MUTUAL COMPANY	0.50%	\$52,015	\$52,000	\$0	-\$22,061	-42.43%
18	TRAVELERS CASUALTY AND SURETY CO	0.36%	\$37,995	\$46,154	\$0	\$0	0.00%
19	ST PAUL FIRE & MARINE INSURANCE CO	0.35%	\$36,237	\$67,020	\$0	\$15,321	22.86%
20	ROYAL INSURANCE COMPANY OF AMERICA	0.22%	\$22,500	\$22,485	\$0	\$8,466	37.65%
21	LIBERTY MUTUAL INSURANCE COMPANY	0.03%	\$2,838	\$721	\$0	\$0	0.00%
22	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$351	\$1,105	\$0	\$0	0.00%
23	RELIANCE INSURANCE COMPANY	0.00%	\$17	-\$59	\$0	-\$49	83.05%
24	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$1	\$1	\$0	\$0	0.00%
25	VIRGINIA INSURANCE RECIPROCAL	0.00%	\$1	\$4,917	\$0	\$1,000	20.34%
26	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$500	-\$500	N/A
27	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$43,982	\$352,268	N/A
28	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$106,347	-\$254,570	N/A
29	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$685,222	-\$365,773	N/A
30	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
31	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$812,410	N/A
32	CONTINENTAL CASUALTY COMPANY	-0.13%	-\$13,061	-\$13,061	\$0	\$487,602	-3733.27%
TOTAL		100.00%	\$10,420,742	\$10,443,249	\$1,902,119	\$443,573	4.25%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	UNITED STATES FIRE INSURANCE CO	6.24%	\$1,718,502	\$380,447	\$23,047	\$3,676	0.97%
2	ST PAUL FIRE & MARINE INSURANCE CO	5.99%	\$1,649,920	\$1,574,655	-\$23,579	\$1,879,817	119.38%
3	FEDERATED MUTUAL INSURANCE COMPANY	4.80%	\$1,322,510	\$1,345,797	\$697,555	-\$313,257	-23.28%
4	ALLIANZ INSURANCE COMPANY	4.11%	\$1,133,713	\$1,035,734	\$0	\$465,107	44.91%
5	UNITED FIRE AND CASUALTY COMPANY	3.76%	\$1,035,214	\$911,650	\$304,439	\$508,610	55.79%
6	MEDMARC CASUALTY INSURANCE COMPANY	3.66%	\$1,008,759	\$944,888	\$0	\$74,444	7.88%
7	ROYAL INSURANCE COMPANY OF AMERICA	3.52%	\$968,792	\$1,011,846	\$1,310	\$497,044	49.12%
8	LIBERTY MUTUAL FIRE INSURANCE CO	3.09%	\$851,180	\$899,712	\$1,020,117	\$737,585	81.98%
9	ST PAUL GUARDIAN INSURANCE COMPANY	2.58%	\$709,807	\$429,657	\$1,250	\$201,587	46.92%
10	ACE FIRE UNDERWRITERS INSURANCE COMPANY	2.48%	\$683,142	\$332,674	\$433	\$121,045	36.39%
11	RELIANCE NATIONAL INDEMNITY COMPANY	2.46%	\$676,800	\$600,636	\$0	\$204,915	34.12%
12	TIG INSURANCE COMPANY	2.40%	\$660,156	\$776,281	\$2,888,983	\$701,931	90.42%
13	ZURICH AMERICAN INSURANCE COMPANY	2.39%	\$658,828	\$531,711	\$274,613	-\$988,751	-185.96%
14	CINCINNATI INS CO THE	2.30%	\$633,793	\$560,699	\$71,500	-\$21,974	-3.92%
15	ST PAUL MERCURY INSURANCE COMPANY	2.15%	\$593,410	\$569,116	\$13,981	\$124,982	21.96%
16	ALLIANZ UNDERWRITERS INSURANCE COMPANY	2.05%	\$565,500	\$601,551	\$0	\$283,140	47.07%
17	FEDERAL INSURANCE COMPANY	1.94%	\$534,484	\$752,727	\$749,826	\$2,391,556	317.72%
18	UNIVERSAL UNDERWRITERS INS CO	1.83%	\$503,114	\$516,347	\$140,941	\$23,951	4.64%
19	LIBERTY MUTUAL INSURANCE COMPANY	1.79%	\$494,034	\$552,740	\$61,098	\$282,559	51.12%
20	AMERICAN ZURICH INSURANCE COMPANY	1.71%	\$471,305	\$420,904	\$1,994	\$7,573	1.80%
21	STATE AUTO PROPERTY & CASUALTY INS CO	1.49%	\$409,316	\$415,519	\$84,554	\$88,271	21.24%
22	LUMBERMENS MUTUAL CASUALTY CO	1.46%	\$401,424	\$335,240	\$286,392	\$301,765	90.01%
23	RANGER INSURANCE COMPANY	1.41%	\$389,409	\$440,855	\$845,601	-\$296,015	-67.15%
24	TWIN CITY FIRE INS CO	1.21%	\$333,913	\$315,978	-\$370,448	-\$1,508,259	-477.33%
25	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.21%	\$333,044	\$568,630	\$1,753,962	\$801,090	140.88%
26	TRAVELERS INDEMNITY COMPANY	1.14%	\$315,202	-\$2,246,745	\$584,820	\$80,791	-3.60%
27	NATIONAL SURETY CORPORATION	1.10%	\$302,303	\$404,021	\$252,831	\$18,210	4.51%
28	GREAT NORTHERN INSURANCE COMPANY	1.09%	\$300,415	\$355,696	\$187,000	\$1,008,464	283.52%
29	SENTRY INSURANCE A MUTUAL COMPANY	0.97%	\$266,599	\$274,007	\$258,581	\$357,351	130.42%
30	CONTINENTAL CASUALTY COMPANY	0.96%	\$264,439	\$315,430	\$437,778	\$1,340,587	425.00%
31	INDIANA LUMBERMENS MUTUAL INS CO	0.96%	\$264,224	\$277,257	\$2,650	\$35,290	12.73%
32	GRINNELL MUTUAL REINSURANCE COMPANY	0.96%	\$263,292	\$243,041	\$26,361	\$22,695	9.34%
33	TRANSPORTATION INSURANCE COMPANY	0.92%	\$254,789	\$290,656	\$213,189	-\$22,372	-7.70%
34	SECURA INSURANCE A MUTUAL COMPANY	0.87%	\$238,871	\$283,198	\$0	\$3,428	1.21%
35	AMERICAN STATES INSURANCE COMPANY	0.86%	\$236,332	\$248,938	\$98,295	\$125,755	50.52%
36	LIBERTY INSURANCE CORPORATION	0.84%	\$232,167	\$295,658	\$9,707	-\$219,222	-74.15%
37	EMPLOYERS MUTUAL CASUALTY COMPANY	0.83%	\$229,667	\$206,552	\$3,272	\$34,351	16.63%
38	JOHN DEERE INSURANCE COMPANY	0.76%	\$210,701	\$209,838	\$0	-\$86,112	-41.04%
39	AMERICAN ALLIANCE INSURANCE COMPANY	0.73%	\$202,089	\$56,420	\$0	\$11,595	20.55%
40	SHELTER MUTUAL INSURANCE CO	0.73%	\$201,556	\$205,086	\$40,974	-\$79,215	-38.63%
41	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.73%	\$200,695	\$186,915	\$0	\$519,711	278.05%
42	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.69%	\$191,500	\$215,150	\$53,218	\$481,658	223.87%
43	AMERICAN AUTOMOBILE INSURANCE CO	0.68%	\$186,966	\$180,846	\$0	\$18,613	10.29%
44	WESTCHESTER FIRE INSURANCE COMPANY	0.60%	\$165,866	\$164,013	\$0	-\$1,749,489	-1066.68%
45	ST PAUL PROPERTY & CASUALTY INS CO	0.57%	\$157,030	\$261,170	\$500	-\$2,468	-0.94%
46	AMERICAN FIRE & CASUALTY COMPANY	0.53%	\$146,037	\$125,608	\$35,500	\$28,568	22.74%
47	AMERICAN MOTORISTS INSURANCE CO	0.53%	\$145,462	\$133,172	\$0	-\$4,564	-3.43%
48	TRANSCONTINENTAL INSURANCE COMPANY	0.52%	\$143,570	\$274,126	\$40,346	\$916,144	334.21%
49	AMERICAN MANUFACTURERS MUTUAL INS CO	0.50%	\$137,920	\$150,684	\$0	\$4,480	2.97%
50	PACIFIC EMPLOYERS INSURANCE COMPANY	0.49%	\$135,086	\$176,543	\$10,719	\$183,914	104.18%
51	RELIANCE INSURANCE COMPANY	0.46%	\$126,093	\$165,211	\$79,375	-\$160,463	-97.13%
52	NORTHBROOK PROPERTY & CASUALTY INS CO	0.44%	\$121,260	\$87,287	\$13,738	-\$4,473	-5.12%
53	AMCO INSURANCE COMPANY	0.44%	\$120,647	\$126,097	\$107,358	\$130,247	103.29%
54	UNITED STATES FIDELITY & GUARANTY CO	0.39%	\$108,781	\$85,865	\$65,000	\$67,465	78.57%
55	AMERICAN HOME ASSURANCE COMPANY	0.39%	\$106,963	\$30,403	\$0	\$83,153	273.50%
56	WINTERHUR INTERNATIONAL AMERICA INS CO	0.37%	\$103,237	\$103,237	\$0	\$86,769	84.05%
57	ACE AMERICAN INSURANCE COMPANY	0.37%	\$102,303	-\$13,732	\$0	-\$156,291	1138.15%
58	NATIONWIDE MUTUAL INSURANCE COMPANY	0.37%	\$100,595	\$103,137	\$2,000	-\$39,108	-37.92%
59	ALLSTATE INSURANCE COMPANY	0.36%	\$98,411	\$91,283	\$15,110	-\$242,139	-265.26%
60	HAWKEYE SECURITY INSURANCE COMPANY	0.33%	\$92,199	\$95,144	\$4,013	\$831	0.87%
61	UNITED SECURITY INSURANCE COMPANY	0.33%	\$90,658	\$94,469	\$13,632	\$25,847	27.36%
62	GENESIS INSURANCE COMPANY	0.31%	\$84,403	\$86,679	\$738	\$103,988	119.97%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	RLI INSURANCE COMPANY	0.30%	\$82,681	\$106,434	\$0	\$3,602	3.38%
64	ROYAL INDEMNITY COMPANY	0.30%	\$81,325	\$61,541	\$2,100	\$5,912	9.61%
65	UNDERWRITERS INSURANCE COMPANY	0.29%	\$81,219	\$88,402	\$0	-\$112,430	-127.18%
66	FIREMANS FUND INS CO OF WISCONSIN	0.29%	\$79,430	\$79,717	\$0	\$7,827	9.82%
67	VALLEY FORGE INSURANCE COMPANY	0.28%	\$77,834	\$74,062	\$37,750	\$39,760	53.68%
68	WEST AMERICAN INSURANCE COMPANY	0.27%	\$75,706	\$66,972	\$0	\$4,959	7.40%
69	OLD REPUBLIC INSURANCE COMPANY	0.27%	\$75,507	\$96,645	\$2,024,303	\$1,755,065	1815.99%
70	HARTFORD CASUALTY INS CO	0.27%	\$74,106	\$75,760	\$1,259	\$41,445	54.71%
71	TRI STATE INSURANCE CO OF MINNESOTA	0.26%	\$71,820	\$44,981	\$0	\$2,000	4.45%
72	STATE AUTOMOBILE MUTUAL INS CO	0.26%	\$70,483	\$65,152	\$242	\$1,789	2.75%
73	COLUMBIA MUTUAL INSURANCE CO	0.25%	\$69,626	\$67,531	\$1,098	\$1,255	1.86%
74	CGU INSURANCE COMPANY	0.24%	\$66,126	\$64,550	\$0	\$478,591	741.43%
75	NORTH RIVER INSURANCE COMPANY THE	0.23%	\$63,709	\$44,013	\$3,230	-\$25,885	-58.81%
76	GERLING AMERICA INSURANCE COMPANY	0.23%	\$62,867	\$187,304	\$50,448	\$1,435,043	766.16%
77	FIREMANS FUND INSURANCE COMPANY	0.22%	\$61,321	\$48,902	\$2,724,164	-\$8,155,479	-16677.19%
78	MID-CONTINENT CASUALTY COMPANY	0.22%	\$59,817	\$43,348	\$0	\$0	0.00%
79	HARTFORD FIRE INSURANCE COMPANY	0.22%	\$59,715	\$72,195	\$173,772	-\$597,686	-827.88%
80	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.22%	\$59,465	\$196,846	\$0	\$87,925	44.67%
81	AMERICAN INTERNATIONAL SOUTH INS CO	0.18%	\$50,000	\$49,932	\$0	\$8,880	17.78%
82	WAUSAU UNDERWRITERS INS CO	0.18%	\$48,610	\$75,752	\$96,060	-\$86,476	-114.16%
83	OHIO CASUALTY INSURANCE COMPANY	0.17%	\$47,089	\$34,208	\$0	\$3,118	9.11%
84	WAUSAU BUSINESS INSURANCE COMPANY	0.16%	\$43,704	\$97,098	\$50,850	\$72,654	74.83%
85	AXA GLOBAL RISKS US INSURANCE CO	0.15%	\$42,297	\$18,451	\$0	\$0	0.00%
86	MUTUAL SERVICE CASUALTY INSURANCE CO	0.14%	\$37,862	\$40,238	\$1,854	\$29,137	72.41%
87	GENERAL CASUALTY CO OF WISCONSIN	0.13%	\$35,767	\$34,078	\$0	\$0	0.00%
88	FARMERS INSURANCE EXCHANGE	0.13%	\$35,527	\$37,554	\$262	\$42,491	113.15%
89	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.11%	\$30,975	\$31,914	\$11,000	\$10,930	34.25%
90	AMERICAN INSURANCE COMPANY THE	0.10%	\$27,018	\$29,674	\$0	\$13,445	45.31%
91	GRAIN DEALERS MUTUAL INSURANCE CO	0.10%	\$26,269	\$25,266	\$747	-\$160	-0.63%
92	FIDELITY AND GUARANTY INSURANCE COMPANY	0.10%	\$26,247	\$23,127	\$0	-\$6,076	-26.27%
93	COMMERCIAL UNION INSURANCE COMPANY	0.09%	\$24,113	\$14,070	\$41,652	-\$181,526	-1290.16%
94	AMERICAN AND FOREIGN INSURANCE CO	0.08%	\$22,490	\$9,050	\$0	-\$16,477	-182.07%
95	NATIONAL AMERICAN INSURANCE COMPANY	0.08%	\$21,258	\$19,924	\$0	\$2,404	12.07%
96	COMMERCE AND INDUSTRY INSURANCE CO	0.08%	\$20,708	\$33,340	\$0	-\$37,113	-111.32%
97	CAPITOL INDEMNITY CORPORATION	0.07%	\$20,516	\$26,191	\$0	\$0	0.00%
98	AMERICAN FAMILY MUTUAL INS CO	0.07%	\$20,214	\$24,396	\$0	-\$5,898	-24.18%
99	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$20,160	\$19,530	\$0	\$3,154	16.15%
100	OAK RIVER INSURANCE COMPANY	0.07%	\$20,090	\$11,738	\$0	\$2,265	19.30%
101	ILLINOIS NATIONAL INSURANCE COMPANY	0.07%	\$20,000	\$20,000	\$0	-\$41,599	-208.00%
102	PENN AMERICA INS CO	0.07%	\$19,069	\$19,826	\$16,602	-\$43,456	-219.19%
103	MICHIGAN MUTUAL INSURANCE COMPANY	0.06%	\$17,847	\$18,105	\$0	-\$80,650	-445.46%
104	HANOVER INSURANCE COMPANY THE	0.06%	\$17,276	\$13,309	\$0	\$0	0.00%
105	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$17,024	\$12,507	\$0	-\$2,740	-21.91%
106	AMERICAN ECONOMY INSURANCE COMPANY	0.06%	\$17,010	\$15,290	\$0	-\$27,147	-177.55%
107	TRINITY UNIVERSAL INSURANCE COMPANY	0.06%	\$16,290	\$11,016	\$0	-\$2,152	-19.54%
108	MINNESOTA FIRE AND CASUALTY COMPANY	0.06%	\$15,842	\$24,248	\$0	\$0	0.00%
109	LUMBERMENS UNDERWRITING ALLIANCE	0.06%	\$15,216	\$15,986	\$0	\$0	0.00%
110	GENERAL ACCIDENT INSURANCE COMPANY	0.05%	\$15,116	\$46,370	\$0	\$74,598	160.88%
111	TRUCK INSURANCE EXCHANGE	0.05%	\$14,465	\$14,861	\$1,621	\$14,584	98.14%
112	GULF INSURANCE COMPANY	0.05%	\$13,773	\$1,453	\$0	\$0	0.00%
113	REGENT INSURANCE COMPANY	0.05%	\$12,949	\$14,714	\$40	\$0	0.00%
114	PHOENIX INSURANCE COMPANY THE	0.04%	\$12,332	\$15,115	-\$413	\$11,020	72.91%
115	AMERICAN GUARANTEE & LIABILITY INS CO	0.04%	\$11,485	\$13,079	\$0	\$65,231	498.75%
116	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.04%	\$11,385	\$10,178	\$0	\$0	0.00%
117	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.04%	\$11,130	\$9,339	\$2,500	\$44,327	474.64%
118	FRONTIER INSURANCE COMPANY	0.04%	\$10,945	\$11,070	\$0	-\$6,448	-58.25%
119	UNITED PACIFIC INSURANCE COMPANY	0.04%	\$10,216	\$6,555	\$0	\$118,668	1810.34%
120	NORTHWESTERN NATIONAL CASUALTY CO	0.04%	\$10,107	\$9,909	\$0	\$0	0.00%
121	ATHENA ASSURANCE COMPANY	0.04%	\$9,860	\$11,213	\$0	-\$23,472	-209.33%
122	GENERAL STAR NATIONAL INS CO	0.03%	\$8,937	\$8,920	\$0	\$3,000	33.63%
123	VIGILANT INSURANCE COMPANY	0.03%	\$8,697	\$17,712	\$40,314	\$52,439	296.06%
124	ST PAUL INSURANCE CO OF ILLINOIS THE	0.03%	\$8,034	\$5,287	\$0	-\$4,483	-84.79%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	SELECTIVE INSURANCE CO OF S CAROLINA	0.02%	\$5,849	\$1,562	\$0	\$0	0.00%
126	MERIDIAN MUTUAL INSURANCE COMPANY	0.02%	\$5,772	\$264	\$0	\$0	0.00%
127	GENERAL INSURANCE CO OF AMERICA	0.02%	\$5,613	\$12,899	\$0	\$3,070	23.80%
128	HARTFORD INSURANCE CO OF MIDWEST THE	0.02%	\$4,938	\$1,056	\$0	\$3	0.28%
129	SAFECO INSURANCE CO OF AMERICA	0.02%	\$4,862	\$9,836	\$0	\$8,177	83.13%
130	AMERICAN CASUALTY CO OF READING PA	0.02%	\$4,748	\$39,049	\$40,819	\$1,988,871	5093.27%
131	AMERISURE INSURANCE COMPANY	0.02%	\$4,277	\$5,612	\$0	-\$1,418	-25.27%
132	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$3,734	\$1,409	\$0	\$1,539	109.23%
133	NORTHLAND INSURANCE COMPANY	0.01%	\$2,850	\$1,276	\$0	-\$169	-13.24%
134	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$2,797	\$2,938	\$0	-\$3,296	-112.19%
135	CONTINENTAL INSURANCE COMPANY THE	0.01%	\$2,790	\$10,270	\$5,480	\$176,415	1717.77%
136	BITUMINOUS CASUALTY CORPORATION	0.01%	\$2,506	\$5,019	\$0	\$1,100	21.92%
137	NATIONAL INDEMNITY COMPANY	0.01%	\$2,445	\$2,004	\$0	-\$8,016	-400.00%
138	NN INSURANCE COMPANY	0.01%	\$2,393	\$2,809	\$0	\$393,600	14012.10%
139	CHARTER OAK FIRE INSURANCE CO THE	0.01%	\$2,279	\$604	-\$1,675	\$168,796	27946.36%
140	LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$2,157	\$2,014	\$0	\$0	0.00%
141	LEGION INSURANCE COMPANY	0.01%	\$2,060	\$1,174	\$0	-\$20,769	-1769.08%
142	GLOBE INDEMNITY COMPANY	0.01%	\$2,029	\$7,375	\$0	-\$394	-5.34%
143	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$1,913	\$1,921	\$0	\$0	0.00%
144	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$1,724	\$2,175	\$0	-\$41	-1.89%
145	NONPROFITS INS ASSN AN INTERINS EXCH	0.01%	\$1,596	\$1,100	\$0	\$660	60.00%
146	FARMERS AND MERCHANTS INSURANCE CO	0.01%	\$1,564	\$1,907	\$0	-\$7,434	-389.83%
147	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$1,369	\$382	\$0	-\$34,073	-8919.63%
148	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$1,220	\$1,421	\$0	\$1,700	119.63%
149	MASSACHUSETTS BAY INS CO	0.00%	\$1,068	\$996	\$0	\$0	0.00%
150	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$689	\$403	\$0	\$85	21.09%
151	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$534	\$1,971	-\$69,040	\$861,479	43707.71%
152	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$511	\$511	\$0	\$19	3.72%
153	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$484	\$615	\$0	-\$4,760	-773.98%
154	CENTENNIAL INSURANCE COMPANY	0.00%	\$393	\$1,604	\$800	\$131,779	8215.65%
155	SAFEGUARD INSURANCE COMPANY	0.00%	\$309	\$84	\$0	\$63	75.00%
156	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$292	\$266	\$0	\$0	0.00%
157	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$276	\$41	\$0	\$9,114	22229.27%
158	MARYLAND CASUALTY COMPANY	0.00%	\$240	\$239	\$0	\$158,264	66219.25%
159	AGRICULTURAL INSURANCE COMPANY	0.00%	\$231	\$183	\$0	\$164	89.62%
160	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	\$183	\$11	\$0	\$1	9.09%
161	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$177	\$206	\$0	-\$274	-133.01%
162	PACIFIC INDEMNITY COMPANY	0.00%	\$101	\$99	\$0	\$20	20.20%
163	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$70	\$67	\$0	\$1,300	1940.30%
164	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$67	\$67	\$0	\$0	0.00%
165	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$2	\$622	\$0	\$834	134.08%
166	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$257	N/A
167	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$0	\$0	-\$22	N/A
168	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$0	\$2,044	\$0	\$0	0.00%
169	AMERICAN INDEMNITY COMPANY	0.00%	\$0	\$591	\$0	\$0	0.00%
170	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3,317	N/A
171	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$160	N/A
172	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$12	N/A
173	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,755	N/A
174	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$1,584	N/A
175	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$55,799	N/A
176	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$6,780	N/A
177	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$0	-\$223	N/A
178	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	-\$1,000	-\$282,045	N/A
179	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$286	N/A
180	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,064	N/A
181	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$51,000	\$53,365	N/A
182	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$0	\$844	\$0	-\$3,797	-449.88%
183	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$41	N/A
184	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$48	\$0	-\$2,569	-5352.08%
185	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	-\$7,253	N/A

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$12,359	\$0	-\$76,953	622.65%
187	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
188	LM INSURANCE CORPORATION	0.00%	\$0	\$13	\$0	-\$5	-38.46%
189	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,787	N/A
190	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$517	\$0	\$3,556	687.81%
191	MILLERS INSURANCE COMPANY, THE	0.00%	\$0	\$0	\$0	-\$55	N/A
192	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
193	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$250,000	\$346,360	N/A
194	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$33	\$61,500	\$98,936	299806.06%
195	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$11,413	N/A
196	NORTHBROOK NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$37,204	N/A
197	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$23,300	\$235,523	N/A
198	NORTHFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$63	N/A
199	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$893	N/A
200	RELANCE NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,328	N/A
201	SHELTER GENERAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
202	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$50,000	\$84,754	N/A
203	STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
204	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$263	N/A
205	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	\$18,473	N/A
206	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$17,365	\$113,160	N/A
207	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,000	N/A
208	VALIANT INS CO	0.00%	\$0	\$0	\$0	\$7,629	N/A
209	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7	N/A
210	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$0	\$107	\$0	\$9,142	8543.93%
211	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$32,576	N/A
212	TRI STATE INSURANCE COMPANY	0.00%	-\$70	-\$50	\$0	-\$3,290	6580.00%
213	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$469	-\$469	\$100,000	-\$191,198	40767.16%
214	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	-\$771	-\$747	\$200,000	-\$29,044	3888.09%
215	GAN NATIONAL INSURANCE COMPANY	-0.01%	-\$1,856	-\$1,856	\$0	-\$4,424	238.36%
216	MILLERS MUTUAL INSURANCE ASSOCIATION	-0.03%	-\$7,849	\$48,284	\$0	\$90,514	187.46%
217	HARTFORD ACCIDENT & INDEMNITY CO	-0.06%	-\$16,930	-\$17,733	\$47,219	\$892,391	-5032.37%
218	TRAVELERS INDEMNITY CO OF AMERICA	-0.09%	-\$25,927	-\$26,122	\$133,579	\$33,209	-127.13%
219	TRAVELERS INDEMNITY CO OF ILLINOIS	-0.27%	-\$73,059	\$513,863	\$379,111	-\$1,454,425	-283.04%
TOTAL		100.00%	\$27,559,264	\$24,285,371	\$17,954,147	\$8,201,226	33.77%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	18.64%	\$118,161,091	\$117,063,252	\$71,782,798	\$73,327,595	62.64%
2	AMERICAN FAMILY MUTUAL INS CO	11.28%	\$71,532,644	\$71,410,478	\$41,669,917	\$48,811,307	68.35%
3	FARMERS INSURANCE COMPANY INC	9.02%	\$57,189,938	\$57,127,698	\$21,115,354	\$22,105,591	38.70%
4	SHELTER MUTUAL INSURANCE CO	6.93%	\$43,958,803	\$43,845,622	\$22,499,778	\$23,848,883	54.39%
5	MID CENTURY INSURANCE COMPANY	3.98%	\$25,218,086	\$25,257,956	\$11,269,197	\$10,564,234	41.83%
6	AMERICAN STANDARD INS CO OF WISCONSIN	3.95%	\$25,018,074	\$22,467,779	\$15,242,589	\$17,558,856	78.15%
7	ALLSTATE INSURANCE COMPANY	3.48%	\$22,056,854	\$21,869,583	\$11,854,490	\$11,237,043	51.38%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.56%	\$16,253,803	\$16,326,825	\$9,182,713	\$8,721,707	53.42%
9	SAFECO INSURANCE CO OF AMERICA	2.51%	\$15,887,917	\$14,174,855	\$5,551,257	\$11,852,191	83.61%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.11%	\$13,350,699	\$13,232,885	\$10,600,910	\$11,220,341	84.79%
11	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.67%	\$10,576,319	\$10,328,556	\$4,635,241	\$6,883,909	66.65%
12	STATE FARM FIRE AND CASUALTY CO	1.30%	\$8,236,025	\$8,287,411	\$4,881,596	\$4,455,831	53.77%
13	ALLSTATE INDEMNITY COMPANY	1.20%	\$7,632,753	\$8,037,517	\$5,351,427	\$3,314,801	41.24%
14	SHELTER GENERAL INS CO	1.08%	\$6,845,487	\$6,864,479	\$3,148,057	\$3,468,689	50.53%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.95%	\$5,998,206	\$6,191,947	\$3,214,854	\$2,675,371	43.21%
16	CAMERON MUTUAL INSURANCE COMPANY	0.94%	\$5,938,289	\$6,100,954	\$5,493,252	\$5,772,247	94.61%
17	PROGRESSIVE NORTHWESTERN INS CO	0.90%	\$5,735,458	\$5,639,326	\$4,234,683	\$3,569,133	63.29%
18	HARTFORD UNDERWRITERS INSURANCE CO	0.90%	\$5,717,589	\$5,659,480	\$2,705,381	\$3,232,422	57.12%
19	FIREMANS FUND INS CO OF MISSOURI	0.85%	\$5,388,121	\$5,256,357	\$1,072,939	\$1,570,291	29.87%
20	DAIRYLAND INSURANCE COMPANY	0.81%	\$5,121,803	\$5,044,042	\$2,484,785	\$3,212,808	63.70%
21	GEICO GENERAL INS CO	0.80%	\$5,097,391	\$4,635,805	\$1,922,475	\$3,040,069	65.58%
22	NATIONAL INSURANCE ASSOCIATION	0.77%	\$4,880,723	\$5,141,421	\$3,456,438	\$4,218,745	82.05%
23	PROGRESSIVE SPECIALTY INS CO	0.77%	\$4,851,885	\$4,020,357	\$848,156	\$2,214,806	55.09%
24	NOBEL INSURANCE COMPANY	0.72%	\$4,541,142	\$4,118,309	\$1,296,718	\$4,572,618	111.03%
25	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.71%	\$4,483,626	\$4,412,772	\$2,373,215	\$3,269,885	74.10%
26	FARMERS AND MERCHANTS INSURANCE CO	0.68%	\$4,329,969	\$4,665,431	\$1,972,598	\$797,360	17.09%
27	LIBERTY MUTUAL FIRE INSURANCE CO	0.64%	\$4,087,534	\$4,004,541	\$2,378,102	\$3,348,640	83.62%
28	CORNERSTONE NATIONAL INSURANCE COMPANY	0.63%	\$3,977,070	\$3,866,433	\$982,983	\$1,820,529	47.09%
29	TRADERS INSURANCE COMPANY	0.58%	\$3,659,808	\$3,636,949	\$1,195,056	\$1,788,193	49.17%
30	COLUMBIA MUTUAL INSURANCE CO	0.57%	\$3,587,316	\$3,587,826	\$1,923,161	\$1,461,969	40.75%
31	USAA CASUALTY INSURANCE COMPANY	0.53%	\$3,380,637	\$3,409,239	\$1,120,531	\$815,331	23.92%
32	GOVERNMENT EMPLOYEES INSURANCE CO	0.51%	\$3,261,116	\$3,182,335	\$2,206,954	\$1,658,816	52.13%
33	GATEWAY INSURANCE COMPANY	0.51%	\$3,240,131	\$3,110,116	\$1,324,679	\$1,299,610	41.79%
34	CONTINENTAL INSURANCE COMPANY THE	0.49%	\$3,127,253	\$3,097,606	\$1,053,539	\$199,884	6.45%
35	PROGRESSIVE CASUALTY INSURANCE CO	0.49%	\$3,114,342	\$3,065,809	\$1,267,718	\$1,814,180	59.17%
36	EMPLOYERS FIRE INSURANCE COMPANY	0.49%	\$3,105,074	\$3,126,046	\$1,682,653	\$1,728,225	55.28%
37	OMNI INSURANCE COMPANY	0.49%	\$3,089,983	\$3,200,225	\$1,076,713	\$2,316,756	72.39%
38	GEICO CASUALTY COMPANY	0.47%	\$2,965,606	\$2,678,428	\$855,685	\$1,644,685	61.40%
39	FIRST NATIONAL INS CO OF AMERICA	0.46%	\$2,934,238	\$2,814,743	\$1,933,116	\$2,414,442	85.78%
40	ALLIED PROPERTY & CASUALTY INS CO	0.44%	\$2,763,608	\$2,756,540	\$1,830,511	\$1,340,793	48.64%
41	GENERAL ACCIDENT INSURANCE COMPANY	0.40%	\$2,515,032	\$2,566,702	\$925,111	\$1,140,510	44.43%
42	AMERICAN STATES PREFERRED INS CO	0.36%	\$2,268,878	\$4,040,644	\$3,535,758	\$2,377,619	58.84%
43	DEERBROOK INSURANCE COMPANY	0.36%	\$2,254,078	\$2,573,546	\$1,626,449	\$2,054,105	79.82%
44	HALCYON INSURANCE CO	0.35%	\$2,228,105	\$450,849	\$12,443	\$214,350	47.54%
45	AMCO INSURANCE COMPANY	0.34%	\$2,131,378	\$2,098,885	\$1,021,335	\$755,032	35.97%
46	AUTO CLUB FAMILY INSURANCE COMPANY	0.33%	\$2,123,208	\$2,342,581	\$1,051,467	\$798,382	34.08%
47	VIKING INSURANCE COMPANY OF WI	0.32%	\$2,043,880	\$2,048,006	\$670,732	\$1,373,467	67.06%
48	GEICO INDEMNITY COMPANY	0.31%	\$1,953,294	\$1,732,110	\$652,390	\$1,083,191	62.54%
49	WINDSOR INSURANCE COMPANY	0.30%	\$1,904,958	\$2,004,643	\$1,598,854	\$1,347,192	67.20%
50	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.30%	\$1,877,154	\$1,147,541	\$300,189	\$1,039,030	90.54%
51	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.28%	\$1,797,279	\$1,768,248	\$1,081,177	\$1,278,196	72.29%
52	ST PAUL GUARDIAN INSURANCE COMPANY	0.27%	\$1,694,885	\$1,893,028	\$56,624	-\$525,533	-27.76%
53	PHOENIX INSURANCE COMPANY THE	0.26%	\$1,627,196	\$1,670,599	-\$41,420	\$1,232,496	73.78%
54	CINCINNATI INS CO THE	0.25%	\$1,600,894	\$1,544,386	\$821,370	\$873,116	56.53%
55	AUTO OWNERS INSURANCE CO MUTUAL	0.25%	\$1,588,282	\$1,586,627	\$962,241	\$835,311	52.65%
56	TRAVCO INSURANCE COMPANY	0.23%	\$1,436,288	\$1,459,807	\$226,326	\$1,319,830	90.41%
57	GENERAL CASUALTY CO OF ILLINOIS	0.22%	\$1,408,960	\$1,268,034	\$448,915	\$414,017	32.65%
58	GRINNELL MUTUAL REINSURANCE COMPANY	0.20%	\$1,258,855	\$1,591,383	\$842,372	\$812,327	51.05%
59	DEPOSITORS INSURANCE COMPANY	0.20%	\$1,252,754	\$1,157,445	\$266,457	\$322,913	27.90%
60	NATIONWIDE MUTUAL INSURANCE COMPANY	0.18%	\$1,170,859	\$1,159,179	\$371,056	\$284,402	24.53%
61	STATE AUTO PROPERTY & CASUALTY INS CO	0.18%	\$1,146,267	\$1,169,823	\$953,926	\$777,612	66.47%
62	METROPOLITAN PROPERTY & CASUALTY INS CO	0.17%	\$1,107,554	\$1,154,482	\$597,896	\$431,484	37.37%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	MIDLAND RISK INSURANCE COMPANY	0.17%	\$1,060,551	\$1,314,497	\$885,351	\$890,701	67.76%
64	IGF INSURANCE COMPANY	0.17%	\$1,052,855	\$1,402,418	\$2,194,297	\$2,652,176	189.11%
65	SAGAMORE INSURANCE COMPANY	0.16%	\$1,002,757	\$1,292,869	\$732,730	\$818,009	63.27%
66	COUNTRY MUTUAL INSURANCE COMPANY	0.16%	\$999,167	\$1,022,647	\$645,478	\$290,293	28.39%
67	HARTFORD FIRE INSURANCE COMPANY	0.15%	\$949,162	\$758,400	\$142,453	\$236,253	31.15%
68	METROPOLITAN GROUP PROP & CAS INS CO	0.15%	\$942,870	\$914,054	\$316,812	\$577,688	63.20%
69	TICO INSURANCE COMPANY	0.15%	\$942,577	\$424,768	\$80,791	\$364,716	85.86%
70	SECURA INSURANCE A MUTUAL COMPANY	0.15%	\$923,300	\$940,075	\$408,870	\$348,633	37.09%
71	NATIONAL GENERAL ASSURANCE COMPANY	0.14%	\$914,297	\$815,164	\$177,047	\$443,683	54.43%
72	SENTRY INSURANCE A MUTUAL COMPANY	0.14%	\$888,119	\$823,929	\$1,182,043	\$399,215	48.45%
73	GUIDONE MUTUAL INSURANCE COMPANY	0.14%	\$876,533	\$897,099	\$709,497	\$705,030	78.59%
74	OMAHA PROPERTY AND CASUALTY INS CO	0.14%	\$862,229	\$854,368	\$405,169	\$427,569	50.05%
75	TRUMBULL INSURANCE COMPANY	0.13%	\$855,030	\$297,137	\$51,146	\$126,586	42.60%
76	AMERICAN ECONOMY INSURANCE COMPANY	0.13%	\$844,565	\$1,483,596	\$2,113,321	\$615,751	41.50%
77	MILLERS MUTUAL INSURANCE ASSOCIATION	0.13%	\$827,146	\$868,219	\$913,495	\$244,988	28.22%
78	GUIDONE ELITE INSURANCE COMPANY	0.13%	\$821,322	\$835,881	\$389,115	\$212,493	25.42%
79	ATLANTIC MUTUAL INSURANCE COMPANY	0.13%	\$811,920	\$794,507	\$230,577	\$203,678	25.64%
80	CGU INSURANCE COMPANY	0.13%	\$808,677	\$924,940	\$599,135	\$336,569	36.39%
81	VALLEY NATIONAL INSURANCE COMPANY	0.12%	\$772,558	\$572,783	\$15,629	\$275,897	48.17%
82	METROPOLITAN GENERAL INS CO	0.12%	\$747,959	\$831,319	\$510,663	\$561,828	67.58%
83	NATIONAL GENERAL INS CO	0.12%	\$729,659	\$743,671	\$774,330	\$330,843	44.49%
84	WEST AMERICAN INSURANCE COMPANY	0.11%	\$716,863	\$748,164	\$232,507	\$425,393	56.86%
85	INTEGON NATIONAL INSURANCE COMPANY	0.11%	\$690,327	\$589,901	\$355,814	\$276,770	46.92%
86	TRAVELERS INDEMNITY CO OF ILLINOIS	0.11%	\$689,365	\$703,147	\$239,566	\$515,722	73.34%
87	NAU COUNTRY INSURANCE COMPANY	0.11%	\$686,412	\$682,800	\$113,256	\$237,672	34.81%
88	ECONOMY PREFERRED INSURANCE COMPANY	0.10%	\$637,950	\$690,177	\$402,588	\$617,467	89.47%
89	AMERICAN MOTORISTS INSURANCE CO	0.10%	\$630,332	\$724,291	\$319,254	\$289,221	39.93%
90	CHARTER OAK FIRE INSURANCE CO THE	0.10%	\$627,577	\$607,488	\$98,146	\$411,355	67.71%
91	LEADER INSURANCE COMPANY	0.10%	\$611,546	\$1,116,027	\$807,728	\$988,051	88.53%
92	COLONIAL PENN FRANKLIN INSURANCE CO	0.09%	\$600,883	\$515,342	\$254,931	\$394,559	76.56%
93	AMERICAN NATIONAL GENERAL INS CO	0.09%	\$576,257	\$597,879	\$186,613	\$364,574	60.98%
94	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$567,445	\$576,522	\$550,281	\$94,163	16.33%
95	TRAVELERS INDEMNITY COMPANY	0.09%	\$562,657	\$619,326	\$122,843	\$591,555	95.52%
96	FOUNDERS INSURANCE COMPANY	0.09%	\$551,054	\$835,597	\$1,956,094	\$1,271,356	152.15%
97	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.09%	\$540,759	\$307,645	\$162,147	\$121,156	39.38%
98	LIBERTY INSURANCE CORPORATION	0.08%	\$532,866	\$489,932	\$247,056	\$321,606	65.64%
99	VIGILANT INSURANCE COMPANY	0.08%	\$507,417	\$527,547	\$146,717	\$351,787	66.68%
100	SECURITY NATIONAL INSURANCE COMPANY	0.08%	\$476,840	\$462,250	\$250,719	\$409,138	88.51%
101	WORKMENS AUTO INSURANCE COMPANY	0.07%	\$471,572	\$461,014	\$174,835	\$219,501	47.61%
102	MENDOTA INSURANCE COMPANY	0.07%	\$455,637	\$451,178	\$269,785	\$361,910	80.21%
103	GENERAL INSURANCE CO OF AMERICA	0.07%	\$451,424	\$471,589	\$351,154	\$552,475	117.15%
104	TIC PREMIER INSURANCE COMPANY	0.07%	\$448,345	\$643,688	\$474,941	\$406,283	63.12%
105	FEDERATED MUTUAL INSURANCE COMPANY	0.07%	\$426,913	\$438,640	\$58,966	\$187,292	42.70%
106	TRUSTGARD INSURANCE COMPANY	0.06%	\$404,439	\$434,682	\$414,362	\$244,887	56.34%
107	HAWKEYE SECURITY INSURANCE COMPANY	0.06%	\$397,873	\$408,040	\$172,326	\$218,879	53.64%
108	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$385,477	\$389,641	\$107,126	\$41,263	10.59%
109	AMERICAN PREMIER INSURANCE COMPANY	0.06%	\$384,376	\$621,418	\$631,003	\$427,365	68.77%
110	ATLANTA CASUALTY COMPANY	0.06%	\$376,854	\$497,759	\$438,924	\$335,580	67.42%
111	FIRST AMERICAN INSURANCE COMPANY	0.06%	\$367,726	\$770,414	\$914,139	\$592,375	76.89%
112	AMEX ASSURANCE COMPANY	0.06%	\$364,360	\$359,304	\$223,959	\$89,245	-24.84%
113	VALIANT INS CO	0.05%	\$345,022	\$469,831	\$805,890	\$254,260	54.12%
114	ATLANTA SPECIALTY INSURANCE COMPANY	0.05%	\$339,202	\$511,142	\$514,171	\$341,309	66.77%
115	FEDERAL INSURANCE COMPANY	0.05%	\$332,351	\$359,543	\$94,421	\$399,191	111.03%
116	STATE AUTO NATIONAL INSURANCE COMPANY	0.05%	\$329,181	\$297,909	\$272,453	\$248,389	83.38%
117	MIC GENERAL INSURANCE CORPORATION	0.05%	\$328,023	\$334,989	\$333,224	\$219,354	65.48%
118	FIDELITY & GUARANTY INS UNDERWRITERS	0.05%	\$317,299	\$369,541	\$500,520	\$251,290	68.00%
119	COLONIAL PENN INSURANCE COMPANY	0.05%	\$301,597	\$289,228	\$182,623	\$181,170	62.64%
120	UNITED SECURITY INSURANCE COMPANY	0.05%	\$291,357	\$322,580	\$172,267	\$224,976	69.74%
121	PAFCO GENERAL INSURANCE COMPANY	0.05%	\$289,667	\$399,609	\$481,237	\$518,295	129.70%
122	WARNER INSURANCE COMPANY	0.04%	\$285,241	\$199,549	\$185,862	\$122,508	61.39%
123	AMERICAN STATES INSURANCE COMPANY	0.04%	\$284,414	\$546,266	\$592,356	\$278,804	51.04%
124	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04%	\$279,408	\$289,876	\$146,206	\$283,006	97.63%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	PACIFIC INDEMNITY COMPANY	0.04%	\$263,510	\$269,116	\$34,633	\$663,508	246.55%
126	USAA GENERAL INDEMNITY COMPANY	0.04%	\$262,860	\$234,781	\$12,790	\$111,819	47.63%
127	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$260,924	\$220,094	\$17,000	\$212,347	96.48%
128	EMCASCO INSURANCE COMPANY	0.04%	\$254,731	\$265,038	\$107,758	\$179,356	67.67%
129	WESTERN AGRICULTURAL INSURANCE COMPANY	0.04%	\$253,839	\$101,321	\$2,761	\$30,382	29.99%
130	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$246,798	\$250,710	\$277,098	\$74,105	29.56%
131	VICTORIA FIRE & CASUALTY COMPANY	0.04%	\$242,008	\$156,063	\$23,294	\$84,309	54.02%
132	METROPOLITAN CASUALTY INS CO	0.04%	\$232,405	\$241,757	\$33,664	\$40,917	16.92%
133	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$221,441	\$225,301	\$124,614	\$124,041	55.06%
134	INFINITY INSURANCE COMPANY	0.03%	\$218,936	\$254,510	\$254,124	\$71,105	27.94%
135	NORTHERN INSURANCE CO OF NEW YORK	0.03%	\$200,697	\$200,168	\$148,829	\$128,099	64.00%
136	ALPHA PROPERTY & CASUALTY INS CO	0.03%	\$198,280	\$24,264	\$4,307	\$37,218	153.39%
137	FARM AND CITY INSURANCE COMPANY	0.03%	\$194,006	\$197,412	\$145,449	\$237,509	120.21%
138	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$193,091	\$199,028	\$57,278	\$83,584	42.00%
139	UNIVERSAL UNDERWRITERS INS CO	0.03%	\$189,146	\$178,122	\$30,653	\$24,804	13.93%
140	COUNTRY PREFERRED INSURANCE COMPANY	0.03%	\$188,186	\$155,843	\$4,662	\$68,970	44.26%
141	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$182,528	\$132,746	\$17,056	\$48,436	36.49%
142	AMERICAN SERVICE INSURANCE COMPANY	0.03%	\$178,306	\$16,151	\$0	\$0	0.00%
143	WORLDWIDE INSURANCE COMPANY	0.03%	\$171,503	\$231,620	\$197,395	-\$43,973	-18.98%
144	TRAVELERS INDEMNITY CO OF AMERICA	0.03%	\$171,068	\$136,626	\$8,134	\$39,490	28.90%
145	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$166,494	\$154,324	\$120,837	\$75,337	48.82%
146	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$159,759	\$58,087	\$0	\$36,656	63.11%
147	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$144,462	\$155,827	\$54,347	\$72,732	46.67%
148	ASSURANCE COMPANY OF AMERICA	0.02%	\$142,796	\$207,680	\$456,082	\$15,084	7.26%
149	HAULERS INSURANCE COMPANY INC	0.02%	\$142,160	\$115,119	\$47,392	\$60,837	52.85%
150	TRI STATE INSURANCE COMPANY	0.02%	\$138,262	\$178,483	\$94,388	\$27,302	15.30%
151	ECONOMY FIRE & CASUALTY COMPANY	0.02%	\$137,777	\$164,977	\$164,183	\$54,444	33.00%
152	NATIONAL ALLIANCE INSURANCE CO	0.02%	\$135,553	\$134,278	\$221,805	\$255,779	190.48%
153	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$135,301	\$129,227	\$127,424	\$667,445	516.49%
154	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$133,390	\$115,842	\$133,858	\$174,461	150.60%
155	ELECTRIC INSURANCE COMPANY	0.02%	\$129,890	\$100,597	\$32,422	\$46,389	46.11%
156	CALIFORNIA CASUALTY INSURANCE CO	0.02%	\$128,943	\$355,388	\$323,108	\$384,529	108.20%
157	AMERICAN UNION INSURANCE COMPANY	0.02%	\$100,091	\$98,393	\$34,203	\$34,203	34.76%
158	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$95,865	\$118,718	\$10,524	-\$95,847	-80.74%
159	HARTFORD CASUALTY INS CO	0.01%	\$94,328	\$88,259	\$24,696	\$21,100	23.91%
160	NATIONWIDE ASSURANCE COMPANY	0.01%	\$92,799	\$100,984	\$239,721	\$80,407	79.62%
161	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$75,329	\$71,351	\$49,602	\$107,674	150.91%
162	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$72,468	\$75,203	\$45,367	\$4,301	5.72%
163	MARYLAND CASUALTY COMPANY	0.01%	\$71,383	\$78,309	\$2,195	\$21,668	27.67%
164	FAIRMONT INSURANCE COMPANY	0.01%	\$70,674	\$83,326	\$611,308	-\$592,627	-711.21%
165	FARMERS ALLIANCE MUTUAL INS CO	0.01%	\$62,368	\$74,269	\$72,555	-\$3,996	-5.38%
166	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$56,613	\$57,571	\$5,500	\$85,909	149.22%
167	COUNTRY CASUALTY INS CO	0.01%	\$56,058	\$52,104	\$0	\$67,506	129.56%
168	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$52,878	\$70,212	\$276,862	\$146,734	208.99%
169	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$47,448	\$12,160	\$0	\$0	0.00%
170	MERASTAR INSURANCE COMPANY	0.01%	\$46,966	\$47,467	\$4,000	\$10,484	22.09%
171	FOREMOST INSURANCE CO	0.01%	\$44,426	\$45,252	\$17,000	-\$52,740	-116.55%
172	ALLIANCE INSURANCE COMPANY INC	0.01%	\$43,559	\$45,245	\$117,008	\$92,008	203.36%
173	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$41,921	\$43,459	\$4,948	\$24,143	55.55%
174	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$41,721	\$41,563	\$0	-\$2,462	-5.92%
175	FIDELITY AND CASUALTY CO OF NY	0.01%	\$38,057	\$55,228	\$380,188	-\$149,963	-271.53%
176	OWNERS INSURANCE COMPANY	0.01%	\$36,566	\$23,119	\$0	\$4,195	18.15%
177	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$33,024	\$35,109	\$9,106	\$38,815	110.56%
178	PRUDENTIAL GENERAL INS CO	0.01%	\$32,477	\$28,283	\$4,500	\$8,691	30.73%
179	RECENT INSURANCE COMPANY	0.00%	\$30,621	\$41,400	\$123,766	\$17,860	43.14%
180	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$30,163	\$29,545	\$103,104	\$102,699	347.60%
181	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$26,464	\$32,013	\$13,800	-\$18,049	-56.38%
182	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$22,417	\$20,285	\$4,271	\$4,527	22.32%
183	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$21,359	\$20,024	\$4,327	\$10,640	53.14%
184	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$20,225	\$22,220	\$4,180	\$5,224	23.51%
185	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$19,536	\$18,912	\$1,687	\$21,912	115.86%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$19,197	\$17,652	\$37,481	-\$2,891	-16.38%
187	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$18,356	\$18,863	\$4,251	\$18,234	96.67%
188	CENTENNIAL INSURANCE COMPANY	0.00%	\$17,590	\$18,058	\$17,490	\$80,725	447.03%
189	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$17,405	\$13,484	\$6,000	-\$16,323	-121.05%
190	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$16,974	\$107,938	\$924,339	\$124,753	115.58%
191	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$14,639	\$17,466	\$24,901	-\$49,627	-284.13%
192	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$12,879	\$9,692	\$0	\$0	0.00%
193	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$10,854	\$9,936	\$0	-\$4,782	-48.13%
194	TWIN CITY FIRE INS CO	0.00%	\$8,688	\$8,446	\$424	-\$585	-6.93%
195	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$8,461	\$10,643	\$635	-\$1,726	-16.22%
196	JOHN DEERE INSURANCE COMPANY	0.00%	\$8,407	\$7,972	\$1,948	-\$2,589	-32.48%
197	MASSACHUSETTS BAY INS CO	0.00%	\$6,939	\$53,382	\$136,296	\$34,649	64.91%
198	HANOVER INSURANCE COMPANY THE	0.00%	\$5,531	\$15,985	\$64,325	\$17,248	107.90%
199	AMERICAN INDEMNITY COMPANY	0.00%	\$4,935	\$6,304	\$0	\$0	0.00%
200	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$4,535	\$4,036	\$1,359	\$3,144	77.90%
201	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$4,482	\$6,000	\$6,274	\$4,254	70.90%
202	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$3,960	\$3,777	\$0	\$0	0.00%
203	AMERICAN PROTECTION INSURANCE CO	0.00%	\$3,279	\$3,314	\$0	\$6,141	185.30%
204	RELIANCE INSURANCE COMPANY	0.00%	\$3,023	\$3,859	\$0	-\$376	-9.74%
205	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$2,971	\$4,074	\$0	\$0	0.00%
206	TRANSPORTATION INSURANCE COMPANY	0.00%	\$2,295	\$1,219	\$0	\$0	0.00%
207	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$2,110	\$2,271	\$427	\$427	18.80%
208	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$1,835	\$3,537	\$0	-\$440	-12.44%
209	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$1,700	\$1,207	\$0	\$0	0.00%
210	VALLEY FORGE INSURANCE COMPANY	0.00%	\$1,527	\$674	\$1,800	\$5	0.74%
211	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$1,197	\$462	\$0	\$0	0.00%
212	CONTINENTAL CASUALTY COMPANY	0.00%	\$1,120	\$379	\$16,522	-\$1,801,445	-475315.30%
213	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$1,048	\$1,117	\$0	-\$212	-18.98%
214	ROYAL INDEMNITY COMPANY	0.00%	\$925	\$927	\$24,500	\$46,434	5009.06%
215	SAFEGUARD INSURANCE COMPANY	0.00%	\$791	\$847	\$0	-\$371	-43.80%
216	FIREMANS FUND INSURANCE COMPANY	0.00%	\$761	\$2,199	\$2,346	-\$765	-34.79%
217	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$755	\$1,551	\$1,630	\$339	21.86%
218	AMERICAN CASUALTY CO OF READING PA	0.00%	\$711	\$298	\$4,679	\$7,288	2445.64%
219	OHIO SECURITY INSURANCE COMPANY	0.00%	\$681	\$754	\$0	-\$129	-17.11%
220	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$435	\$435	\$55,370	-\$4,281	-984.14%
221	MOTORS INSURANCE CORPORATION	0.00%	\$426	\$556	\$390	\$239	42.99%
222	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$291	\$1,576	\$1,766	-\$228	-14.47%
223	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$129	\$39	\$0	\$1,650	4230.77%
224	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$127	\$173	\$0	-\$18,555	-10725.43%
225	AMERICAN FAMILY HOME INSURANCE CO	0.00%	\$62	\$34	\$0	\$0	0.00%
226	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$13	\$16	\$13	\$8	50.00%
227	CUMIS INSURANCE SOCIETY INC	0.00%	\$8	-\$47	\$10	\$7	-14.89%
228	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$5	\$5	-\$3	-\$3,311	-66220.00%
229	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$3	\$3	\$0	0.00%
230	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	\$1	\$2	\$4	\$0	0.00%
231	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$141	N/A
232	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,550	N/A
233	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
234	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$4,333	-\$4,883	N/A
235	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$1,745	N/A
236	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,038	N/A
237	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$343	N/A
238	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$36	\$5,000	-\$12,275	-34097.22%
239	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$30,100	-\$3,073	N/A
240	BALBOA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32,548	N/A
241	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	-\$150	-\$250,328	N/A
242	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$54,521	-\$32,802	N/A
243	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,454	N/A
244	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$253	\$0	\$0	0.00%
245	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$4,500	-\$5,500	N/A
246	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$202,600	-\$72,095	N/A

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$145	N/A
248	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$72	N/A
249	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,684	N/A
250	GULF INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,333	-\$1,333	N/A
251	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	\$40,451	\$12,508	N/A
252	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$3,294	\$5,999	N/A
253	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$221	N/A
254	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,521	N/A
255	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,313	N/A
256	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$539	N/A
257	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	-\$1	-\$75	N/A
258	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,633	N/A
259	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$23	\$0	\$3,956	17200.00%
260	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1,635	N/A
261	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$0	\$0	N/A
262	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$16,523	\$12,675	N/A
263	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,755	-\$2,570	N/A
264	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$13,742	N/A
265	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
266	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$200	-\$11,151	N/A
267	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	\$438	N/A
268	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,175	N/A
269	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$64	N/A
270	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$0	\$0	\$0	-\$225	N/A
271	KANSAS CITY FIRE & MARINE INS CO	0.00%	-\$2	\$284	\$5,250	-\$5,135	-1808.10%
272	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$8	\$182	\$0	\$24,676	13558.24%
273	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	-\$54	-\$121	\$8,574	\$3,446	-2847.93%
274	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$233	-\$233	\$0	\$15,003	-6439.06%
275	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$303	-\$303	-\$151	-\$151	49.83%
276	SAFECO NATIONAL INSURANCE COMPANY	0.00%	-\$452	\$58,738	\$526,636	\$372,686	634.49%
277	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$1,542	\$90,861	\$51,316	-\$38,823	-42.73%
278	COMMERCIAL UNION INSURANCE COMPANY	0.00%	-\$1,610	\$440	\$1,243	-\$5,050	-1147.73%
279	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	-\$2,376	\$782	\$788,045	-\$296,009	-37852.81%
280	AMERISURE INSURANCE COMPANY	0.00%	-\$2,673	-\$1,472	\$93,900	-\$416,132	28269.84%
281	TIG INSURANCE COMPANY	0.00%	-\$8,948	-\$8,948	\$3,150	-\$7,078	79.10%
TOTAL		100.00%	\$633,874,722	\$628,682,407	\$345,722,635	\$366,746,670	58.34%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	20.64%	\$82,920,776	\$80,976,357	\$70,382,105	\$67,930,566	83.89%
2	AMERICAN FAMILY MUTUAL INS CO	17.11%	\$68,727,442	\$68,610,067	\$45,574,266	\$46,481,012	67.75%
3	AMERICAN STANDARD INS CO OF WISCONSIN	5.98%	\$24,036,973	\$21,586,690	\$14,314,970	\$13,882,275	64.31%
4	SHELTER MUTUAL INSURANCE CO	5.89%	\$23,672,624	\$23,609,732	\$18,816,636	\$19,944,897	84.48%
5	ALLSTATE INSURANCE COMPANY	3.90%	\$15,681,135	\$15,546,597	\$13,396,586	\$14,056,144	90.41%
6	SAFECO INSURANCE CO OF AMERICA	3.37%	\$13,540,967	\$11,762,694	\$8,337,583	\$8,719,637	74.13%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.06%	\$12,294,671	\$12,348,914	\$9,690,769	\$9,760,014	79.04%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.01%	\$8,090,648	\$8,129,436	\$4,739,753	\$4,347,536	53.48%
9	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.93%	\$7,757,993	\$7,387,015	\$5,436,520	\$5,536,104	74.94%
10	STATE FARM FIRE AND CASUALTY CO	1.52%	\$6,121,250	\$6,045,729	\$4,747,699	\$4,669,304	77.23%
11	ALLSTATE INDEMNITY COMPANY	1.38%	\$5,549,377	\$5,851,633	\$5,027,248	\$4,938,618	84.40%
12	HARTFORD UNDERWRITERS INSURANCE CO	1.21%	\$4,851,774	\$4,764,275	\$3,540,760	\$3,528,982	74.07%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.21%	\$4,841,754	\$4,696,594	\$3,451,804	\$3,401,944	72.43%
14	ILLINOIS NATIONAL INSURANCE COMPANY	1.17%	\$4,703,157	\$4,949,072	\$2,849,150	\$3,555,866	71.85%
15	CAMERON MUTUAL INSURANCE COMPANY	1.05%	\$4,220,930	\$4,333,278	\$3,048,825	\$3,093,132	71.38%
16	PROGRESSIVE NORTHWESTERN INS CO	0.97%	\$3,880,248	\$3,749,643	\$2,723,614	\$2,631,590	70.18%
17	GEICO GENERAL INS CO	0.94%	\$3,794,328	\$3,355,715	\$2,488,352	\$2,835,821	84.51%
18	LIBERTY MUTUAL FIRE INSURANCE CO	0.94%	\$3,777,781	\$3,932,924	\$2,423,095	\$2,507,870	63.77%
19	SHELTER GENERAL INS CO	0.92%	\$3,686,032	\$3,696,258	\$3,040,773	\$3,350,476	90.65%
20	PROGRESSIVE SPECIALTY INS CO	0.88%	\$3,518,429	\$2,939,584	\$2,198,901	\$2,408,294	81.93%
21	DAIRYLAND INSURANCE COMPANY	0.87%	\$3,508,941	\$3,432,421	\$2,210,561	\$2,536,941	73.91%
22	NATIONAL INSURANCE ASSOCIATION	0.81%	\$3,253,816	\$3,427,614	\$2,304,292	\$2,812,496	82.05%
23	FIRST NATIONAL INS CO OF AMERICA	0.68%	\$2,738,188	\$2,549,332	\$1,690,890	\$1,664,805	65.30%
24	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.67%	\$2,710,553	\$2,642,644	\$2,246,703	\$2,280,788	86.31%
25	TRADERS INSURANCE COMPANY	0.66%	\$2,653,118	\$2,691,077	\$2,004,983	\$2,033,903	75.58%
26	USAA CASUALTY INSURANCE COMPANY	0.65%	\$2,609,711	\$2,543,626	\$1,859,322	\$1,815,904	71.39%
27	CORNERSTONE NATIONAL INSURANCE COMPANY	0.63%	\$2,546,101	\$2,470,938	\$2,015,886	\$2,107,085	85.27%
28	COLUMBIA MUTUAL INSURANCE CO	0.63%	\$2,517,448	\$2,516,052	\$2,073,577	\$1,851,981	73.61%
29	GOVERNMENT EMPLOYEES INSURANCE CO	0.58%	\$2,321,723	\$2,203,901	\$1,887,699	\$1,994,089	90.48%
30	PROGRESSIVE CASUALTY INSURANCE CO	0.57%	\$2,303,808	\$2,230,967	\$1,450,592	\$1,514,848	67.90%
31	GATEWAY INSURANCE COMPANY	0.54%	\$2,152,081	\$2,065,029	\$1,705,284	\$1,673,012	81.02%
32	FARMERS AND MERCHANTS INSURANCE CO	0.50%	\$2,024,334	\$2,187,545	\$1,808,304	\$1,093,299	49.98%
33	OMNI INSURANCE COMPANY	0.50%	\$2,011,616	\$2,072,765	\$1,561,611	\$376,700	18.17%
34	CONTINENTAL INSURANCE COMPANY THE	0.49%	\$1,964,367	\$1,942,822	\$1,570,138	\$1,569,804	80.80%
35	AIU INSURANCE COMPANY	0.48%	\$1,943,710	\$1,707,672	\$576,378	\$1,248,948	73.14%
36	NOBEL INSURANCE COMPANY	0.48%	\$1,942,491	\$1,761,623	\$555,736	\$1,959,694	111.24%
37	AMERICAN INTERNATIONAL SOUTH INS CO	0.46%	\$1,840,938	\$1,651,331	\$712,120	\$1,270,324	76.93%
38	DEERBROOK INSURANCE COMPANY	0.45%	\$1,795,727	\$1,974,017	\$1,987,819	\$2,164,823	109.67%
39	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.43%	\$1,718,581	\$985,217	\$688,488	\$932,804	94.68%
40	GEICO CASUALTY COMPANY	0.41%	\$1,663,463	\$1,471,600	\$1,024,316	\$1,149,862	78.14%
41	ALLIED PROPERTY & CASUALTY INS CO	0.38%	\$1,534,727	\$1,530,579	\$1,218,783	\$892,619	58.32%
42	AUTO CLUB FAMILY INSURANCE COMPANY	0.37%	\$1,471,506	\$1,616,351	\$1,160,251	\$1,121,957	69.41%
43	WINDSOR INSURANCE COMPANY	0.35%	\$1,423,171	\$1,493,181	\$1,144,814	\$1,125,868	75.40%
44	AMERICAN STATES PREFERRED INS CO	0.33%	\$1,343,688	\$2,404,312	\$2,198,124	\$1,512,534	62.91%
45	AMERICAN INTERNATIONAL INS CO	0.33%	\$1,308,968	\$1,098,054	\$382,799	\$670,936	61.10%
46	GEICO INDEMNITY COMPANY	0.32%	\$1,297,806	\$1,129,998	\$720,775	\$786,205	69.58%
47	HALCYON INSURANCE CO	0.30%	\$1,192,176	\$238,328	\$113,297	\$216,435	90.81%
48	AMCO INSURANCE COMPANY	0.29%	\$1,169,694	\$1,151,874	\$893,593	\$660,508	57.34%
49	GRINNELL MUTUAL REINSURANCE COMPANY	0.25%	\$1,011,916	\$1,057,765	\$849,905	\$782,510	73.98%
50	AUTO OWNERS INSURANCE CO MUTUAL	0.23%	\$916,150	\$907,171	\$724,111	\$728,282	80.28%
51	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.22%	\$893,532	\$880,588	\$629,539	\$665,558	75.58%
52	IGF INSURANCE COMPANY	0.21%	\$858,276	\$1,125,881	\$1,191,845	\$858,386	76.24%
53	GENERAL ACCIDENT INSURANCE COMPANY	0.20%	\$808,267	\$815,396	\$924,840	\$1,030,495	126.38%
54	PHOENIX INSURANCE COMPANY THE	0.20%	\$806,496	\$819,082	\$807,363	\$824,334	100.64%
55	SAGAMORE INSURANCE COMPANY	0.20%	\$805,714	\$1,039,707	\$837,620	\$755,691	72.68%
56	GENERAL CASUALTY CO OF ILLINOIS	0.20%	\$784,945	\$704,177	\$763,096	\$797,739	113.29%
57	SENTRY INSURANCE A MUTUAL COMPANY	0.19%	\$778,438	\$799,236	\$412,006	\$416,842	52.16%
58	METROPOLITAN GROUP PROP & CAS INS CO	0.19%	\$760,943	\$718,720	\$621,407	\$606,301	84.36%
59	TRAVCO INSURANCE COMPANY	0.19%	\$756,842	\$758,303	\$795,628	\$787,594	103.86%
60	STATE AUTO PROPERTY & CASUALTY INS CO	0.19%	\$745,055	\$760,367	\$382,621	\$405,831	53.37%
61	TICO INSURANCE COMPANY	0.18%	\$736,438	\$326,370	\$181,192	\$265,818	81.45%
62	SECURA INSURANCE A MUTUAL COMPANY	0.18%	\$723,770	\$736,919	\$455,344	\$423,848	57.52%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	HARTFORD FIRE INSURANCE COMPANY	0.18%	\$707,707	\$506,811	\$357,553	\$391,722	77.29%
64	INTEGON NATIONAL INSURANCE COMPANY	0.17%	\$695,168	\$594,040	\$362,473	\$281,950	47.46%
65	NATIONAL GENERAL ASSURANCE COMPANY	0.17%	\$686,970	\$603,488	\$440,272	\$523,674	86.77%
66	COUNTRY MUTUAL INSURANCE COMPANY	0.16%	\$658,300	\$674,445	\$550,528	\$567,529	84.15%
67	DEPOSITORS INSURANCE COMPANY	0.16%	\$642,532	\$593,632	\$553,389	\$670,673	112.98%
68	METROPOLITAN PROPERTY & CASUALTY INS CO	0.16%	\$638,132	\$647,341	\$581,528	\$551,325	85.17%
69	GUIDEONE MUTUAL INSURANCE COMPANY	0.16%	\$631,958	\$642,024	\$558,348	\$467,442	72.81%
70	VIKING INSURANCE COMPANY OF WI	0.16%	\$629,362	\$630,633	\$903,917	\$422,925	67.06%
71	MILLERS MUTUAL INSURANCE ASSOCIATION	0.15%	\$597,676	\$621,510	\$594,655	\$587,711	94.56%
72	METROPOLITAN GENERAL INS CO	0.14%	\$568,738	\$573,613	\$488,555	\$450,515	78.54%
73	GUIDEONE ELITE INSURANCE COMPANY	0.14%	\$567,324	\$574,264	\$413,901	\$362,232	63.08%
74	NAU COUNTRY INSURANCE COMPANY	0.14%	\$558,937	\$555,442	\$320,299	\$374,897	67.50%
75	ECONOMY PREFERRED INSURANCE COMPANY	0.14%	\$556,100	\$563,810	\$459,863	\$429,749	76.22%
76	NATIONWIDE MUTUAL INSURANCE COMPANY	0.13%	\$517,177	\$530,287	\$404,477	\$395,688	74.62%
77	OMAHA PROPERTY AND CASUALTY INS CO	0.13%	\$516,129	\$510,361	\$402,095	\$430,299	84.31%
78	AMERICAN ECONOMY INSURANCE COMPANY	0.13%	\$503,038	\$896,514	\$843,070	\$618,714	69.01%
79	GENERAL INSURANCE CO OF AMERICA	0.12%	\$501,431	\$509,004	\$437,659	\$402,021	78.98%
80	TEACHERS INSURANCE COMPANY	0.12%	\$499,839	\$478,583	\$433,955	\$689,061	143.98%
81	VALLEY NATIONAL INSURANCE COMPANY	0.12%	\$495,038	\$366,269	\$291,760	\$368,972	100.74%
82	NATIONAL GENERAL INS CO	0.12%	\$479,198	\$486,606	\$475,679	\$203,595	41.84%
83	LEADER INSURANCE COMPANY	0.11%	\$448,935	\$833,293	\$793,198	\$714,660	85.76%
84	LIBERTY INSURANCE CORPORATION	0.11%	\$442,182	\$426,059	\$315,679	\$310,523	72.88%
85	COLONIAL PENN FRANKLIN INSURANCE CO	0.11%	\$430,822	\$369,490	\$182,780	\$282,891	76.56%
86	WEST AMERICAN INSURANCE COMPANY	0.10%	\$401,322	\$417,923	\$412,196	\$358,375	85.75%
87	AMERICAN PREMIER INSURANCE COMPANY	0.10%	\$397,229	\$615,816	\$626,181	\$424,099	68.87%
88	ATLANTA CASUALTY COMPANY	0.10%	\$389,921	\$503,816	\$443,875	\$339,365	67.36%
89	MILLERS CLASSIFIED INSURANCE COMPANY	0.10%	\$386,046	\$387,538	\$292,401	\$326,399	84.22%
90	FOUNDERS INSURANCE COMPANY	0.09%	\$367,506	\$557,272	\$443,428	\$288,204	51.72%
91	CGU INSURANCE COMPANY	0.09%	\$356,138	\$409,239	\$353,388	\$421,145	102.91%
92	ATLANTA SPECIALTY INSURANCE COMPANY	0.09%	\$352,193	\$516,210	\$518,231	\$344,005	66.64%
93	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.09%	\$347,710	\$186,011	\$134,275	\$98,080	52.73%
94	CINCINNATI INS CO THE	0.09%	\$343,160	\$331,959	\$306,984	\$360,259	108.53%
95	AMERICAN MOTORISTS INSURANCE CO	0.08%	\$339,410	\$390,003	\$378,345	\$312,951	80.24%
96	CHARTER OAK FIRE INSURANCE CO THE	0.08%	\$328,140	\$312,222	\$274,510	\$308,612	98.84%
97	EMPLOYERS FIRE INSURANCE COMPANY	0.08%	\$328,077	\$316,750	\$794,326	\$675,472	213.25%
98	TRAVELERS INDEMNITY COMPANY	0.08%	\$326,880	\$348,633	\$220,042	\$236,843	67.93%
99	MENDOTA INSURANCE COMPANY	0.08%	\$326,841	\$323,861	\$260,903	\$264,080	81.54%
100	TRAVELERS INDEMNITY CO OF ILLINOIS	0.08%	\$325,805	\$334,369	\$388,471	\$378,391	113.17%
101	VIGILANT INSURANCE COMPANY	0.08%	\$307,896	\$314,626	\$187,719	\$175,409	55.75%
102	AMERICAN NATIONAL GENERAL INS CO	0.08%	\$307,274	\$316,935	\$306,863	\$280,852	88.62%
103	TRUSTGARD INSURANCE COMPANY	0.07%	\$266,021	\$281,282	\$271,368	\$256,793	91.29%
104	FIREMANS FUND INS CO OF MISSOURI	0.07%	\$265,393	\$239,837	\$1,275,672	\$1,272,635	530.62%
105	WORKMENS AUTO INSURANCE COMPANY	0.07%	\$265,259	\$259,321	\$225,635	\$283,279	109.24%
106	MIC GENERAL INSURANCE CORPORATION	0.07%	\$264,923	\$272,363	\$186,372	\$217,146	79.73%
107	HORACE MANN INSURANCE COMPANY	0.06%	\$246,769	\$248,481	\$112,667	\$124,251	50.00%
108	TIG PREMIER INSURANCE COMPANY	0.06%	\$246,524	\$330,874	\$441,913	\$373,512	112.89%
109	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$245,925	\$230,670	\$158,618	\$259,937	112.69%
110	FIRST AMERICAN INSURANCE COMPANY	0.06%	\$245,768	\$537,844	\$588,420	\$254,623	47.34%
111	PAFCO GENERAL INSURANCE COMPANY	0.06%	\$237,812	\$322,576	\$374,968	\$365,132	113.19%
112	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.06%	\$235,523	\$244,468	\$157,595	\$167,928	68.69%
113	UNITED SECURITY INSURANCE COMPANY	0.06%	\$233,275	\$256,258	\$181,949	\$123,363	48.14%
114	HAWKEYE SECURITY INSURANCE COMPANY	0.06%	\$230,789	\$236,430	\$245,803	\$196,378	83.06%
115	COLONIAL PENN INSURANCE COMPANY	0.05%	\$216,239	\$207,371	\$130,937	\$129,896	62.64%
116	WESTERN AGRICULTURAL INSURANCE COMPANY	0.05%	\$207,687	\$82,899	\$16,780	\$48,102	58.02%
117	FEDERAL INSURANCE COMPANY	0.05%	\$199,230	\$212,213	\$146,425	\$125,085	58.94%
118	FARM AND CITY INSURANCE COMPANY	0.05%	\$194,007	\$197,413	\$155,135	\$169,499	85.86%
119	INFINITY INSURANCE COMPANY	0.05%	\$186,415	\$214,906	\$135,961	\$169,732	78.98%
120	USAA GENERAL INDEMNITY COMPANY	0.05%	\$180,837	\$163,112	\$72,311	\$87,221	53.47%
121	AMERICAN STATES INSURANCE COMPANY	0.04%	\$180,009	\$355,706	\$361,378	\$177,111	49.79%
122	AMICA MUTUAL INSURANCE COMPANY	0.04%	\$179,668	\$181,430	\$104,334	\$90,778	50.03%
123	VICTORIA FIRE & CASUALTY COMPANY	0.04%	\$179,193	\$115,469	\$75,929	\$113,576	98.36%
124	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$174,080	\$176,532	\$176,776	\$173,560	98.32%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$159,234	\$131,262	\$46,548	\$67,252	51.23%
126	PACIFIC INDEMNITY COMPANY	0.04%	\$158,800	\$160,336	\$81,345	\$86,907	54.20%
127	AMEX ASSURANCE COMPANY	0.04%	\$156,154	\$153,990	\$138,275	\$111,084	72.14%
128	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$127,366	\$37,368	\$53,429	\$80,543	215.54%
129	HAULERS INSURANCE COMPANY INC	0.03%	\$124,395	\$100,733	\$41,469	\$53,235	52.85%
130	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$123,555	\$125,152	\$119,035	\$123,613	98.77%
131	COUNTRY PREFERRED INSURANCE COMPANY	0.03%	\$123,141	\$102,046	\$59,501	\$94,106	92.22%
132	METROPOLITAN CASUALTY INS CO	0.03%	\$121,227	\$122,330	\$78,033	\$59,101	48.31%
133	EMCASCO INSURANCE COMPANY	0.03%	\$120,667	\$121,230	\$172,764	\$178,538	147.27%
134	ALPHA PROPERTY & CASUALTY INS CO	0.03%	\$111,230	\$13,611	\$2,416	\$20,878	153.39%
135	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$110,777	\$80,021	\$103,118	\$146,619	183.23%
136	VALIANT INS CO	0.03%	\$109,657	\$75,537	\$124,129	\$151,970	201.19%
137	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$105,932	\$105,650	\$62,866	\$91,910	86.99%
138	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$96,828	\$8,782	\$0	\$74,062	843.34%
139	AMERICAN UNION INSURANCE COMPANY	0.02%	\$93,192	\$91,611	\$74,057	\$74,057	80.84%
140	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$92,626	\$85,080	\$64,746	\$60,941	71.63%
141	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$91,687	\$79,900	\$87,759	\$126,554	158.39%
142	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$89,483	\$71,438	\$60,615	\$69,155	96.80%
143	NATIONAL ALLIANCE INSURANCE CO	0.02%	\$88,137	\$87,308	\$93,637	\$97,215	111.35%
144	CALIFORNIA CASUALTY INSURANCE CO	0.02%	\$82,910	\$214,878	\$267,567	\$311,288	144.87%
145	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$82,093	\$89,748	\$61,515	\$46,906	52.26%
146	WARNER INSURANCE COMPANY	0.02%	\$80,993	\$23,134	\$75,969	\$92,449	399.62%
147	TRI STATE INSURANCE COMPANY	0.02%	\$78,127	\$101,410	\$74,555	-\$31,788	-31.35%
148	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$77,921	\$74,423	\$76,564	\$101,105	135.85%
149	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$77,671	\$53,885	\$57,928	\$69,202	128.43%
150	ECONOMY FIRE & CASUALTY COMPANY	0.02%	\$76,964	\$88,188	\$66,663	\$51,001	57.83%
151	WORLDWIDE INSURANCE COMPANY	0.02%	\$74,088	\$99,901	\$116,003	\$103,108	103.21%
152	HARTFORD CASUALTY INS CO	0.02%	\$67,860	\$58,108	\$53,890	\$53,945	58.42%
153	ELECTRIC INSURANCE COMPANY	0.02%	\$67,344	\$50,862	\$92,765	\$101,843	200.23%
154	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$59,092	\$60,973	\$26,157	\$36,122	59.24%
155	FARMERS ALLIANCE MUTUAL INS CO	0.01%	\$56,549	\$57,289	\$20,414	\$6,319	11.03%
156	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$54,262	\$51,766	\$13,876	\$24,596	47.51%
157	NATIONWIDE ASSURANCE COMPANY	0.01%	\$48,659	\$52,732	\$41,021	\$38,433	72.88%
158	FAIRMONT INSURANCE COMPANY	0.01%	\$43,390	\$53,085	\$203,410	-\$26,756	-50.40%
159	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$42,294	\$39,708	\$45,178	\$48,792	122.88%
160	ALLIANCE INSURANCE COMPANY INC	0.01%	\$41,483	\$37,486	\$28,317	\$25,808	68.85%
161	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$39,188	\$39,257	\$12,327	\$26,406	67.26%
162	COUNTRY CASUALTY INS CO	0.01%	\$38,198	\$35,300	\$11,451	\$15,428	43.71%
163	ASSURANCE COMPANY OF AMERICA	0.01%	\$36,816	\$25,636	\$92,810	\$103,489	403.69%
164	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$34,981	\$42,253	\$67,834	\$56,472	133.65%
165	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$29,315	\$7,522	\$0	\$5,320	70.73%
166	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$28,501	\$29,481	\$8,434	\$7,788	26.42%
167	MERASTAR INSURANCE COMPANY	0.01%	\$28,465	\$28,283	\$21,829	\$57,210	202.28%
168	SHELBY CASUALTY INSURANCE COMPANY	0.01%	\$26,322	\$28,571	\$13,438	-\$9,638	-33.73%
169	FARMERS INSURANCE COMPANY INC	0.01%	\$24,122	\$36,037	\$19,440,189	\$19,424,021	53900.22%
170	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$21,972	\$23,395	\$25,714	\$31,670	135.37%
171	REGENT INSURANCE COMPANY	0.01%	\$20,264	\$24,839	\$5,304	\$560	2.25%
172	OWNERS INSURANCE COMPANY	0.00%	\$19,618	\$12,397	\$4,949	\$5,688	45.88%
173	FOREMOST INSURANCE CO	0.00%	\$19,606	\$19,848	\$19,258	\$19,258	97.03%
174	ALLEGIANCE INSURANCE COMPANY	0.00%	\$19,370	\$11,726	\$418	\$36,852	314.28%
175	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$18,469	\$22,058	\$14,510	\$12,391	56.17%
176	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$18,139	\$17,767	\$8,680	\$8,646	48.66%
177	PRUDENTIAL GENERAL INS CO	0.00%	\$17,476	\$16,374	\$10,764	\$12,098	73.89%
178	FIDELITY AND CASUALTY CO OF NY	0.00%	\$16,760	\$24,917	\$42,403	\$36,374	145.98%
179	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$15,652	\$16,595	\$81,262	\$129,331	779.34%
180	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$14,968	\$11,580	\$1,396	\$2,936	25.35%
181	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$14,620	\$70,529	\$235,437	-\$35,071	-49.73%
182	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$14,477	\$13,741	\$6,658	\$8,279	60.25%
183	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$13,478	\$16,603	\$44,619	\$41,482	249.85%
184	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$13,471	\$13,948	\$16,479	\$15,846	113.61%
185	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$11,673	\$12,272	\$14,081	\$17,890	145.78%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$9,694	\$12,193	\$727	-\$1,977	-16.21%
187	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$9,042	\$10,983	\$3,555	-\$1,092	-9.94%
188	UNDERWRITERS INSURANCE COMPANY	0.00%	\$7,733	\$7,682	\$0	-\$442	-5.75%
189	TWIN CITY FIRE INS CO	0.00%	\$6,747	\$5,877	\$0	\$0	0.00%
190	AMERICAN INDEMNITY COMPANY	0.00%	\$5,318	\$6,793	\$0	\$0	0.00%
191	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$4,811	\$4,395	\$407	\$3,779	85.98%
192	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$3,906	\$5,138	\$87,443	\$72,628	1413.55%
193	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$3,296	\$3,002	\$2,145	\$2,141	71.32%
194	GREENWICH INSURANCE COMPANY	0.00%	\$2,898	\$24,067	\$35,365	\$26,402	109.70%
195	MASSACHUSETTS BAY INS CO	0.00%	\$2,862	\$22,689	\$17,896	\$2,792	12.31%
196	AMERICAN FAMILY HOME INSURANCE CO	0.00%	\$2,814	\$2,058	\$0	\$0	0.00%
197	CENTENNIAL INSURANCE COMPANY	0.00%	\$2,731	\$2,679	\$979	-\$120	-4.48%
198	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$2,695	\$5,363	\$3,569	\$4,693	139.55%
199	HANOVER INSURANCE COMPANY THE	0.00%	\$2,655	\$7,119	\$22,795	\$14,360	201.71%
200	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$2,536	\$2,184	\$1,826	\$1,867	85.49%
201	TIG INSURANCE COMPANY	0.00%	\$2,508	\$2,508	\$2,178	\$2,178	86.84%
202	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$2,440	\$2,362	\$21	\$580	24.56%
203	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$2,195	\$2,363	\$444	\$444	18.79%
204	RELiance INSURANCE COMPANY	0.00%	\$2,164	\$2,713	\$0	\$1,579	58.20%
205	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$1,962	\$1,930	\$0	\$0	0.00%
206	AMERICAN PROTECTION INSURANCE CO	0.00%	\$1,766	\$1,784	\$684	\$685	38.40%
207	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$1,376	\$1,637	\$0	\$0	0.00%
208	MARYLAND CASUALTY COMPANY	0.00%	\$914	\$137	\$15,964	\$18,960	13839.42%
209	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$792	\$1,510	\$0	-\$180	-11.92%
210	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$777	\$555	\$0	\$0	0.00%
211	OHIO SECURITY INSURANCE COMPANY	0.00%	\$601	\$666	\$0	-\$49	-7.36%
212	FIREMANS FUND INSURANCE COMPANY	0.00%	\$535	\$1,209	\$1,181	\$978	80.89%
213	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$475	\$844	\$821	\$739	87.56%
214	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$372	\$408	\$0	\$0	0.00%
215	JOHN DEERE INSURANCE COMPANY	0.00%	\$368	\$1,195	\$992	\$535	44.77%
216	ROYAL INDEMNITY COMPANY	0.00%	\$321	\$323	\$10,425	\$4,664	1443.96%
217	SAFEGUARD INSURANCE COMPANY	0.00%	\$301	\$318	\$0	-\$1	-0.31%
218	MOTORS INSURANCE CORPORATION	0.00%	\$249	\$304	\$276	\$278	91.45%
219	AMERICAN CASUALTY CO OF READING PA	0.00%	\$163	\$163	\$166	\$161	98.77%
220	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$118	\$101	\$277,985	\$278,131	275377.23%
221	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$79	\$59	\$435	\$435	737.29%
222	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$57	\$221	\$658	\$509	230.32%
223	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$8	\$9	\$10	\$10	111.11%
224	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	\$2	\$2	\$2	\$2	100.00%
225	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
226	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,077	N/A
227	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$0	\$0	\$17,776	\$7,356	N/A
228	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$36	N/A
229	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$605	N/A
230	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
231	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$51	N/A
232	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$12,105	\$12,105	N/A
233	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$385	N/A
234	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$11,264	N/A
235	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
236	BITUMINOUS CASUALTY CORPORATION	0.00%	\$0	\$0	\$2	\$0	N/A
237	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$0	\$0	N/A
238	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$3	\$3	N/A
239	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$184	\$0	\$0	0.00%
240	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	-\$736	\$0	\$0	0.00%
241	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$0	\$1,087	\$5,991	\$5,264	484.27%
242	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$13,738	N/A
243	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,500	N/A
244	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
245	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$127,732	\$126,988	N/A
246	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$1,442	\$6,530	N/A
248	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$1,232	\$0	\$185	15.02%
249	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$53	N/A
250	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$94	\$0	\$0	0.00%
251	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$9,089,075	\$9,088,980	N/A
252	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,065	N/A
253	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$13	N/A
254	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$52,435	-\$193,571	-\$185,706	-354.16%
255	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
256	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$2	\$0	-\$103	-5150.00%
257	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$285	-\$883	N/A
258	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$487,540	\$483,355	N/A
259	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$10,512	\$11,634	N/A
260	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,594	N/A
261	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$29,608	N/A
262	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$2	N/A
263	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	\$2	N/A
264	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$483	N/A
265	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,780	N/A
266	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$2	-\$2	\$0	\$0	0.00%
267	KANSAS CITY FIRE & MARINE INS CO	0.00%	-\$2	\$165	\$0	\$0	0.00%
268	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$5	\$120	\$0	\$0	0.00%
269	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	-\$9	\$1,692	\$91,987	-\$36,525	-2158.69%
270	SAFECO NATIONAL INSURANCE COMPANY	0.00%	-\$283	\$37,456	\$117,393	-\$53,113	-141.80%
271	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$568	\$38,582	\$48,781	\$27,228	70.57%
	TOTAL	100.00%	\$401,764,230	\$393,888,660	\$331,948,988	\$331,926,099	84.27%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	27.79%	\$21,166,345	\$21,338,512	\$16,192,110	\$16,428,005	76.99%
2	AMERICAN FAMILY MUTUAL INS CO	14.05%	\$10,703,504	\$11,086,496	\$6,530,906	\$6,579,548	59.35%
3	SHELTER MUTUAL INSURANCE CO	8.46%	\$6,440,123	\$6,460,435	\$4,146,250	\$4,394,863	68.03%
4	FARMERS INSURANCE COMPANY INC	7.04%	\$5,363,055	\$5,409,190	\$4,268,386	\$3,952,913	73.08%
5	ALLSTATE INSURANCE COMPANY	3.43%	\$2,611,466	\$2,623,941	\$1,975,852	\$1,254,857	47.82%
6	AMERICAN STANDARD INS CO OF WISCONSIN	2.89%	\$2,199,855	\$2,027,669	\$1,031,970	\$1,030,370	50.82%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.77%	\$2,111,787	\$2,094,266	\$1,368,359	\$1,445,410	69.02%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.64%	\$2,012,674	\$2,081,663	\$1,213,270	\$1,235,801	59.37%
9	SAFECO INSURANCE CO OF AMERICA	1.85%	\$1,412,419	\$1,235,717	\$871,527	\$891,027	72.11%
10	MID CENTURY INSURANCE COMPANY	1.70%	\$1,293,339	\$1,292,721	\$959,913	\$751,406	58.13%
11	HARTFORD UNDERWRITERS INSURANCE CO	1.48%	\$1,128,146	\$1,132,561	\$932,909	\$895,421	79.06%
12	STATE FARM FIRE AND CASUALTY CO	1.44%	\$1,094,392	\$1,123,216	\$859,639	\$862,379	76.78%
13	CAMERON MUTUAL INSURANCE COMPANY	1.39%	\$1,060,953	\$1,106,318	\$520,629	\$464,020	41.94%
14	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.18%	\$900,155	\$839,962	\$556,318	\$572,808	68.19%
15	CORNERSTONE NATIONAL INSURANCE COMPANY	1.00%	\$762,587	\$740,711	\$292,937	\$448,266	60.52%
16	COLUMBIA MUTUAL INSURANCE CO	0.85%	\$649,148	\$653,897	\$375,087	\$359,480	54.98%
17	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.81%	\$615,191	\$614,470	\$623,473	\$616,283	100.30%
18	LIBERTY MUTUAL FIRE INSURANCE CO	0.79%	\$605,418	\$610,243	\$360,175	\$319,823	52.41%
19	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.78%	\$590,338	\$585,202	\$456,269	\$482,582	82.46%
20	PROGRESSIVE NORTHWESTERN INS CO	0.71%	\$539,431	\$501,370	\$275,142	\$278,500	55.55%
21	SHELTER GENERAL INS CO	0.69%	\$528,594	\$529,805	\$356,113	\$392,383	74.06%
22	GEICO GENERAL INS CO	0.69%	\$522,418	\$479,711	\$305,859	\$377,625	78.72%
23	ALLSTATE INDEMNITY COMPANY	0.63%	\$477,365	\$504,463	\$334,969	\$275,102	54.53%
24	PROGRESSIVE SPECIALTY INS CO	0.61%	\$463,354	\$377,476	\$185,700	\$257,284	68.16%
25	GOVERNMENT EMPLOYEES INSURANCE CO	0.57%	\$433,484	\$431,389	\$268,092	\$272,291	63.12%
26	USAA CASUALTY INSURANCE COMPANY	0.57%	\$431,845	\$435,770	\$291,691	\$241,743	55.47%
27	DAIRYLAND INSURANCE COMPANY	0.53%	\$402,922	\$392,304	\$191,129	\$175,791	44.81%
28	ALLIED PROPERTY & CASUALTY INS CO	0.49%	\$372,587	\$371,841	\$301,531	\$220,828	59.39%
29	CONTINENTAL INSURANCE COMPANY THE	0.49%	\$369,608	\$379,858	\$304,772	-\$1,148,340	-302.31%
30	AMERICAN STATES PREFERRED INS CO	0.46%	\$352,374	\$625,407	\$557,145	\$445,222	71.19%
31	PROGRESSIVE CASUALTY INSURANCE CO	0.37%	\$284,093	\$269,936	\$176,416	\$189,712	70.28%
32	AMCO INSURANCE COMPANY	0.35%	\$264,404	\$260,267	\$130,737	\$96,647	37.13%
33	FIRST NATIONAL INS CO OF AMERICA	0.32%	\$240,937	\$226,652	\$171,318	\$102,717	45.32%
34	FIREMANS FUND INS CO OF MISSOURI	0.31%	\$235,886	\$228,597	\$116,712	\$106,380	46.54%
35	SENTRY INSURANCE A MUTUAL COMPANY	0.30%	\$231,084	\$226,653	\$101,007	\$59,742	26.36%
36	GRINNELL MUTUAL REINSURANCE COMPANY	0.29%	\$219,903	-\$86,635	\$145,783	\$150,499	-173.72%
37	AUTO OWNERS INSURANCE CO MUTUAL	0.27%	\$205,525	\$203,728	\$128,355	\$125,009	61.36%
38	GUIDEONE MUTUAL INSURANCE COMPANY	0.25%	\$192,438	\$195,498	\$172,634	\$150,890	77.18%
39	GUIDEONE ELITE INSURANCE COMPANY	0.24%	\$180,517	\$182,568	\$102,777	\$53,347	29.22%
40	NATIONAL INSURANCE ASSOCIATION	0.23%	\$177,385	\$186,860	\$47,625	\$153,326	82.05%
41	GENERAL CASUALTY CO OF ILLINOIS	0.23%	\$174,180	\$154,850	\$141,421	\$160,574	103.70%
42	MILLERS MUTUAL INSURANCE ASSOCIATION	0.23%	\$172,931	\$181,111	\$119,465	\$38,606	21.32%
43	HALCYON INSURANCE CO	0.22%	\$171,167	\$34,099	\$4,193	\$29,659	86.98%
44	TRAVCO INSURANCE COMPANY	0.22%	\$165,074	\$166,954	\$79,782	\$165,122	98.90%
45	STATE AUTO PROPERTY & CASUALTY INS CO	0.21%	\$161,138	\$164,498	-\$62,652	-\$84,102	-51.13%
46	COUNTRY MUTUAL INSURANCE COMPANY	0.21%	\$160,960	\$165,065	\$152,307	\$78,539	47.58%
47	OMAHA PROPERTY AND CASUALTY INS CO	0.21%	\$159,556	\$158,091	\$70,564	\$53,266	33.69%
48	NATIONAL GENERAL INS CO	0.21%	\$157,088	\$160,521	\$140,743	\$57,261	35.67%
49	NATIONAL GENERAL ASSURANCE COMPANY	0.20%	\$153,548	\$139,517	\$91,371	\$83,200	59.63%
50	DEPOSITORS INSURANCE COMPANY	0.19%	\$145,253	\$134,415	\$107,285	\$130,143	96.82%
51	ST PAUL GUARDIAN INSURANCE COMPANY	0.19%	\$142,469	\$160,114	\$60,177	-\$13,872	-8.66%
52	GEICO INDEMNITY COMPANY	0.18%	\$134,121	\$115,815	\$60,929	\$64,467	55.66%
53	WINDSOR INSURANCE COMPANY	0.17%	\$128,153	\$126,676	\$60,641	\$65,044	51.35%
54	MILLERS CLASSIFIED INSURANCE COMPANY	0.16%	\$125,128	\$128,420	\$72,554	\$36,085	28.10%
55	NATIONWIDE MUTUAL INSURANCE COMPANY	0.16%	\$124,953	\$129,493	\$83,348	\$79,122	61.10%
56	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.16%	\$124,464	\$86,123	\$51,560	\$86,014	99.87%
57	AMERICAN ECONOMY INSURANCE COMPANY	0.16%	\$123,687	\$217,889	\$147,644	\$110,151	50.55%
58	ECONOMY PREFERRED INSURANCE COMPANY	0.16%	\$122,571	\$124,275	\$43,248	\$23,020	18.52%
59	SECURA INSURANCE A MUTUAL COMPANY	0.16%	\$120,865	\$123,061	\$52,100	-\$18,222	-14.81%
60	CINCINNATI INS CO THE	0.15%	\$115,141	\$112,143	\$79,751	\$91,628	81.71%
61	GEICO CASUALTY COMPANY	0.14%	\$110,067	\$95,496	\$33,283	\$44,475	46.57%
62	AUTO CLUB FAMILY INSURANCE COMPANY	0.14%	\$105,698	\$115,643	\$76,803	\$75,550	65.33%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	COLONIAL PENN FRANKLIN INSURANCE CO	0.13%	\$102,037	\$87,511	\$43,290	\$67,001	76.56%
64	GATEWAY INSURANCE COMPANY	0.13%	\$101,211	\$98,903	\$33,844	\$33,203	33.57%
65	WEST AMERICAN INSURANCE COMPANY	0.13%	\$100,385	\$104,429	\$53,154	\$49,408	47.31%
66	METROPOLITAN PROPERTY & CASUALTY INS CO	0.13%	\$99,381	\$104,307	\$46,743	\$21,435	20.55%
67	METROPOLITAN GROUP PROP & CAS INS CO	0.12%	\$94,805	\$91,445	\$99,553	\$127,259	139.16%
68	SAGAMORE INSURANCE COMPANY	0.11%	\$86,667	\$100,200	\$66,445	\$40,069	39.99%
69	DEERBROOK INSURANCE COMPANY	0.11%	\$83,840	\$95,638	\$55,256	\$50,038	52.32%
70	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.11%	\$81,834	\$48,341	\$23,772	\$15,034	31.10%
71	TIG PREMIER INSURANCE COMPANY	0.10%	\$79,270	\$113,831	\$83,993	\$71,850	63.12%
72	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	\$76,411	\$78,093	\$47,272	\$67,298	86.18%
73	CHARTER OAK FIRE INSURANCE CO THE	0.09%	\$71,936	\$69,226	\$28,049	\$54,191	78.28%
74	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$71,215	\$71,940	\$25,439	\$25,313	35.19%
75	AMERICAN MOTORISTS INSURANCE CO	0.09%	\$69,114	\$78,202	\$67,631	\$45,812	58.58%
76	TRAVELERS INDEMNITY COMPANY	0.09%	\$66,954	\$65,332	\$25,809	\$62,353	95.44%
77	OMNI INSURANCE COMPANY	0.09%	\$65,566	\$63,963	\$25,130	\$19,991	31.25%
78	TRUSTGARD INSURANCE COMPANY	0.08%	\$64,318	\$66,083	\$40,354	\$42,602	64.47%
79	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.08%	\$64,288	\$67,433	\$46,268	\$37,439	55.52%
80	HARTFORD FIRE INSURANCE COMPANY	0.07%	\$55,591	\$40,925	\$37,033	\$23,185	56.65%
81	UNITED SECURITY INSURANCE COMPANY	0.07%	\$55,430	\$60,188	\$15,627	\$2,290	3.80%
82	AMEX ASSURANCE COMPANY	0.07%	\$55,218	\$54,926	\$39,208	\$35,014	63.75%
83	TICO INSURANCE COMPANY	0.07%	\$51,574	\$26,553	\$8,478	\$29,087	109.54%
84	LIBERTY INSURANCE CORPORATION	0.07%	\$51,433	\$45,644	\$21,240	\$26,152	57.30%
85	COLONIAL PENN INSURANCE COMPANY	0.07%	\$51,215	\$49,114	\$31,011	\$30,765	62.64%
86	AMERICAN NATIONAL GENERAL INS CO	0.07%	\$50,747	\$52,948	\$27,435	\$30,262	57.15%
87	TEACHERS INSURANCE COMPANY	0.06%	\$49,358	\$47,126	\$20,326	\$45,023	95.54%
88	IGF INSURANCE COMPANY	0.06%	\$44,825	\$56,040	\$34,087	-\$1,908	-3.40%
89	MENDOTA INSURANCE COMPANY	0.06%	\$43,757	\$41,494	\$16,487	\$12,534	30.21%
90	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05%	\$41,731	\$42,828	\$25,535	\$24,080	56.22%
91	LEADER INSURANCE COMPANY	0.05%	\$41,334	\$58,004	\$38,724	\$28,305	48.80%
92	MIC GENERAL INSURANCE CORPORATION	0.05%	\$41,087	\$41,562	\$33,345	\$54,316	130.69%
93	EMCASCO INSURANCE COMPANY	0.05%	\$41,070	\$42,252	\$17,362	\$18,437	43.64%
94	AMERICAN STATES INSURANCE COMPANY	0.05%	\$40,991	\$76,160	\$56,115	\$54,003	70.91%
95	HAWKEYE SECURITY INSURANCE COMPANY	0.05%	\$40,720	\$41,831	\$69,853	\$56,230	134.42%
96	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$37,958	\$36,908	\$35,817	\$56,316	152.58%
97	FEDERATED MUTUAL INSURANCE COMPANY	0.05%	\$37,527	\$38,558	\$70,046	\$79,498	206.18%
98	ATLANTIC MUTUAL INSURANCE COMPANY	0.05%	\$37,406	\$37,174	\$47,619	\$38,462	103.46%
99	INTEGON NATIONAL INSURANCE COMPANY	0.05%	\$36,612	\$31,286	\$5,572	\$4,335	13.86%
100	AMERICAN UNION INSURANCE COMPANY	0.05%	\$35,626	\$35,021	\$16,200	\$16,200	46.26%
101	TRADERS INSURANCE COMPANY	0.04%	\$32,421	\$30,859	\$8,691	\$13,235	42.89%
102	USAA GENERAL INDEMNITY COMPANY	0.04%	\$30,983	\$25,138	\$6,691	\$7,541	30.00%
103	NATIONAL ALLIANCE INSURANCE CO	0.04%	\$30,823	\$30,533	\$42,204	\$40,635	133.09%
104	METROPOLITAN CASUALTY INS CO	0.04%	\$30,099	\$31,456	\$12,943	\$10,565	33.59%
105	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$29,908	\$30,655	\$32,043	\$22,687	74.01%
106	COUNTRY PREFERRED INSURANCE COMPANY	0.04%	\$29,729	\$24,634	\$3,684	\$25,669	104.20%
107	GENERAL INSURANCE CO OF AMERICA	0.04%	\$27,804	\$27,420	\$20,693	\$5,489	20.02%
108	METROPOLITAN GENERAL INS CO	0.04%	\$26,699	\$27,346	\$10,738	\$4,473	16.36%
109	ATLANTA SPECIALTY INSURANCE COMPANY	0.03%	\$26,280	\$37,612	\$37,835	\$25,115	66.77%
110	WESTERN AGRICULTURAL INSURANCE COMPANY	0.03%	\$25,131	\$10,242	\$531	\$3,442	33.61%
111	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$23,955	\$21,679	\$1,954	\$15,146	69.86%
112	WORKMENS AUTO INSURANCE COMPANY	0.03%	\$23,603	\$22,697	\$11,659	\$14,638	64.49%
113	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$23,040	\$16,982	\$8,187	\$36,208	213.21%
114	WARNER INSURANCE COMPANY	0.03%	\$22,512	\$14,478	\$22,202	\$22,032	152.18%
115	ATLANTA CASUALTY COMPANY	0.03%	\$22,280	\$28,143	\$24,845	\$18,995	67.49%
116	HORACE MANN INSURANCE COMPANY	0.03%	\$22,274	\$22,179	\$8,215	-\$2,524	-11.38%
117	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$21,737	\$7,749	\$950	\$1,806	23.31%
118	AMERICAN PREMIER INSURANCE COMPANY	0.03%	\$21,610	\$31,369	\$31,897	\$21,603	68.87%
119	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$21,531	\$16,080	\$0	\$1,587	9.87%
120	TRAVELERS INDEMNITY CO OF AMERICA	0.03%	\$19,611	\$15,661	\$5,175	\$8,178	52.22%
121	CALIFORNIA CASUALTY INSURANCE CO	0.03%	\$19,513	\$55,843	\$47,371	\$47,715	85.44%
122	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$18,467	\$17,209	\$21,169	\$19,858	115.39%
123	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$18,236	\$15,784	\$16,102	\$17,113	108.42%
124	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$17,456	\$16,672	\$19,445	\$38,588	231.45%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$17,243	\$18,534	\$11,792	\$266	1.44%
126	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$17,237	\$18,497	\$9,563	\$14,422	77.97%
127	ECONOMY FIRE & CASUALTY COMPANY	0.02%	\$15,325	\$17,572	\$17,121	\$4,502	24.48%
128	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$15,150	\$15,686	-\$6,985	-\$5,684	-36.24%
129	ALPHA PROPERTY & CASUALTY INS CO	0.02%	\$14,508	\$1,775	\$315	\$2,723	153.41%
130	HAULERS INSURANCE COMPANY INC	0.02%	\$14,219	\$11,515	\$4,740	\$6,085	52.84%
131	VICTORIA FIRE & CASUALTY COMPANY	0.02%	\$13,988	\$9,073	\$1,500	\$1,858	20.48%
132	VALLEY NATIONAL INSURANCE COMPANY	0.02%	\$13,514	\$10,053	\$4,224	\$4,224	42.02%
133	PAFCO GENERAL INSURANCE COMPANY	0.02%	\$13,277	\$15,430	\$1,604	\$2,309	14.96%
134	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$11,415	\$11,205	\$0	-\$2,154	-19.22%
135	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$10,392	\$10,788	\$7,120	\$4,139	38.37%
136	FARMERS ALLIANCE MUTUAL INS CO	0.01%	\$9,664	\$11,401	\$12,502	\$3,881	34.04%
137	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$7,549	\$9,298	\$7,141	-\$8,194	-88.13%
138	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$7,408	\$1,877	\$1,705	\$1,933	102.98%
139	INFINITY INSURANCE COMPANY	0.01%	\$7,395	\$9,076	\$3,214	\$7,557	83.26%
140	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$7,304	\$7,469	\$6,703	\$10,579	141.64%
141	FOREMOST INSURANCE CO	0.01%	\$7,259	\$7,370	\$0	\$0	0.00%
142	ALLIANCE INSURANCE COMPANY INC	0.01%	\$7,102	\$7,141	\$4,896	\$6,473	90.65%
143	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$7,086	\$6,772	\$0	\$2,627	38.79%
144	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$7,016	\$7,262	\$1,986	\$2,436	33.54%
145	MERASTAR INSURANCE COMPANY	0.01%	\$7,016	\$7,080	\$2,262	\$5,928	83.73%
146	HARTFORD CASUALTY INS CO	0.01%	\$6,482	\$5,746	\$12,622	\$4,432	77.13%
147	UNITED STATES FIDELITY & GUARANTY CO	0.01%	\$6,368	\$5,495	\$3,402	\$5,738	104.42%
148	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$5,774	\$5,074	\$0	-\$14,069	-277.28%
149	COUNTRY CASUALTY INS CO	0.01%	\$5,131	\$4,672	\$1,000	\$5,832	124.83%
150	NATIONWIDE ASSURANCE COMPANY	0.01%	\$4,782	\$5,110	\$5,480	\$5,480	107.24%
151	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$4,209	\$4,123	\$4,843	\$4,824	117.00%
152	OWNERS INSURANCE COMPANY	0.01%	\$4,046	\$2,627	\$335	\$691	26.30%
153	FOREMOST PROPERTY AND CASUALTY INS CO	0.01%	\$3,939	\$3,041	\$2,383	-\$630	-20.72%
154	REGENT INSURANCE COMPANY	0.00%	\$3,451	\$4,418	\$506	-\$8,428	-190.77%
155	FOUNDERS INSURANCE COMPANY	0.00%	\$3,322	\$5,060	-\$1,067	-\$693	-13.70%
156	FIDELITY AND CASUALTY CO OF NY	0.00%	\$3,293	\$4,404	\$11,816	-\$156,903	-3562.74%
157	FEDERAL INSURANCE COMPANY	0.00%	\$3,132	\$2,874	\$36,093	\$22,761	791.96%
158	NOBEL INSURANCE COMPANY	0.00%	\$2,988	\$2,710	\$0	\$0	0.00%
159	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$2,976	\$3,787	\$2,073	-\$1,175	-31.03%
160	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$2,862	\$3,028	\$0	-\$408	-13.47%
161	FARM AND CITY INSURANCE COMPANY	0.00%	\$2,575	\$2,592	\$0	\$1,022	39.43%
162	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$1,755	\$1,321	\$0	\$0	0.00%
163	ALLEGIANCE INSURANCE COMPANY	0.00%	\$1,747	\$1,020	\$0	\$22	2.16%
164	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$1,598	\$1,529	\$0	\$172	11.25%
165	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$1,564	\$1,742	\$3,740	\$4,926	282.78%
166	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$1,543	\$8,096	\$60,274	-\$101,741	-1256.68%
167	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$1,238	\$1,557	\$93	-\$253	-16.25%
168	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$1,206	\$1,490	\$0	-\$2,884	-193.56%
169	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$1,168	\$1,062	\$0	-\$11	-1.04%
170	CENTENNIAL INSURANCE COMPANY	0.00%	\$1,123	\$1,157	-\$895	-\$1,215	-105.01%
171	AMERICAN INDEMNITY COMPANY	0.00%	\$739	\$944	\$0	\$0	0.00%
172	TWIN CITY FIRE INS CO	0.00%	\$548	\$542	\$0	\$0	0.00%
173	AMERICAN PROTECTION INSURANCE CO	0.00%	\$402	\$419	\$900	\$900	214.80%
174	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$351	\$237	\$0	\$0	0.00%
175	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$345	\$448	\$0	\$0	0.00%
176	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$321	\$346	\$65	\$65	18.79%
177	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$291	\$29	\$0	\$0	0.00%
178	FAIRMONT INSURANCE COMPANY	0.00%	\$247	\$312	\$2,134	-\$2,060	-660.26%
179	NAU COUNTRY INSURANCE COMPANY	0.00%	\$187	\$181	\$0	-\$1,139	-629.28%
180	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$163	\$152	\$0	\$0	0.00%
181	RELIANCE INSURANCE COMPANY	0.00%	\$144	\$359	\$0	-\$97	-27.02%
182	OHIO SECURITY INSURANCE COMPANY	0.00%	\$132	\$157	\$0	-\$17	-10.83%
183	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$12	\$13	\$0	\$119	915.38%
184	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$12	\$12	\$0	\$0	0.00%
185	ROYAL INDEMNITY COMPANY	0.00%	\$11	\$11	\$0	\$0	0.00%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	SAFEGUARD INSURANCE COMPANY	0.00%	\$10	\$10	\$0	\$0	0.00%
187	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13	N/A
188	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$905	N/A
189	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	\$2,388	N/A
190	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$148	N/A
191	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	-\$25	-\$25	N/A
192	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$242	N/A
193	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$46	N/A
194	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$12,799	\$12,799	N/A
195	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$2	\$12,960	-\$1,120	-56000.00%
196	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$523,830	-\$71,677	N/A
197	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$27	\$820	\$882	3266.67%
198	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$202,551	N/A
199	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$5,850	-\$2,082	N/A
200	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
201	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$30	N/A
202	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$562	N/A
203	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$38	\$621	-\$1,920	-5052.63%
204	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
205	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$352	N/A
206	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$35	N/A
207	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$8	N/A
208	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$910	N/A
209	PACIFIC INDEMNITY COMPANY	0.00%	\$0	\$0	\$11,825	\$4,920	N/A
210	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	\$0	\$0	\$52,938	\$18,262	N/A
211	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$2,532	\$24,726	N/A
212	VALLEY FORCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,769	N/A
213	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$18,078	\$42,314	N/A
214	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$2	\$21	\$0	\$2,821	13433.33%
215	SAFECO NATIONAL INSURANCE COMPANY	0.00%	-\$22	\$4,395	\$25,247	-\$73,187	-1665.23%
TOTAL		100.00%	\$76,164,635	\$76,222,080	\$52,647,024	\$49,228,140	64.59%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	20.13%	\$19,807,815	\$20,102,553	\$8,879,304	\$10,712,889	53.29%
2	FARMERS INSURANCE COMPANY INC	14.01%	\$13,788,267	\$13,776,430	\$7,992,524	\$8,437,918	61.25%
3	SHELTER MUTUAL INSURANCE CO	6.86%	\$6,750,106	\$6,731,342	\$3,602,585	\$3,818,600	56.73%
4	AMERICAN STANDARD INS CO OF WISCONSIN	4.63%	\$4,555,227	\$4,159,882	\$1,476,703	\$1,932,221	46.45%
5	MID CENTURY INSURANCE COMPANY	3.60%	\$3,538,081	\$3,575,555	\$1,609,879	\$2,383,940	66.67%
6	ALLSTATE INSURANCE COMPANY	3.29%	\$3,239,822	\$3,208,824	\$2,221,174	\$3,894,849	121.38%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.04%	\$2,988,728	\$2,987,153	\$1,627,987	\$1,147,678	38.42%
8	SAFECO INSURANCE CO OF AMERICA	2.92%	\$2,870,430	\$2,528,758	\$860,274	\$1,244,712	49.22%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.45%	\$2,413,367	\$2,364,525	\$819,951	\$1,611,368	68.15%
10	ALLSTATE INDEMNITY COMPANY	2.01%	\$1,975,888	\$2,056,454	\$1,082,666	\$93,258	4.53%
11	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.54%	\$1,514,429	\$1,481,159	\$430,648	\$722,632	48.79%
12	STATE FARM FIRE AND CASUALTY CO	1.32%	\$1,297,866	\$1,332,264	\$719,333	\$703,761	52.82%
13	NATIONAL INSURANCE ASSOCIATION	1.29%	\$1,269,405	\$1,337,208	\$686,234	\$1,097,234	82.05%
14	PROGRESSIVE NORTHWESTERN INS CO	1.18%	\$1,160,657	\$1,124,061	\$812,620	\$880,287	78.31%
15	HARTFORD UNDERWRITERS INSURANCE CO	1.11%	\$1,092,026	\$1,071,385	\$588,591	\$370,515	34.58%
16	CAMERON MUTUAL INSURANCE COMPANY	1.10%	\$1,079,587	\$1,105,999	\$378,340	\$671,029	60.67%
17	GATEWAY INSURANCE COMPANY	1.00%	\$981,482	\$916,894	\$325,073	\$318,921	34.78%
18	SHELTER GENERAL INS CO	0.95%	\$939,203	\$955,475	\$458,114	\$504,773	52.83%
19	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.95%	\$937,217	\$910,990	\$563,938	\$553,807	60.79%
20	DAIRYLAND INSURANCE COMPANY	0.94%	\$929,242	\$903,268	\$461,015	\$446,974	49.48%
21	GEICO GENERAL INS CO	0.92%	\$900,626	\$801,958	\$496,231	\$440,627	54.94%
22	CORNERSTONE NATIONAL INSURANCE COMPANY	0.86%	\$850,654	\$819,738	\$82,926	\$140,895	17.19%
23	FIREMANS FUND INS CO OF MISSOURI	0.82%	\$806,276	\$767,425	\$68,607	\$87,452	11.40%
24	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.77%	\$758,185	\$774,085	\$364,661	\$587,399	75.88%
25	CONTINENTAL INSURANCE COMPANY THE	0.75%	\$740,548	\$753,809	\$33,250	\$139,523	18.51%
26	LIBERTY MUTUAL FIRE INSURANCE CO	0.74%	\$731,020	\$726,953	\$333,874	\$282,663	-38.88%
27	ALLIED PROPERTY & CASUALTY INS CO	0.69%	\$677,947	\$675,930	\$883,465	\$647,288	95.76%
28	PROGRESSIVE SPECIALTY INS CO	0.69%	\$674,293	\$561,515	\$85,129	\$324,097	57.72%
29	TRADERS INSURANCE COMPANY	0.66%	\$649,860	\$663,486	\$289,497	\$309,605	46.66%
30	GOVERNMENT EMPLOYEES INSURANCE CO	0.65%	\$642,677	\$614,041	\$315,427	\$86,614	14.11%
31	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.59%	\$582,256	\$372,876	\$81,222	\$183,202	49.13%
32	OMNI INSURANCE COMPANY	0.58%	\$573,160	\$587,700	\$88,199	\$110,361	18.78%
33	USAA CASUALTY INSURANCE COMPANY	0.58%	\$570,061	\$560,330	\$231,256	\$181,270	32.35%
34	COLUMBIA MUTUAL INSURANCE CO	0.53%	\$523,472	\$521,307	\$246,958	\$126,186	24.21%
35	DEERBROOK INSURANCE COMPANY	0.50%	\$492,351	\$526,245	\$310,929	\$118,671	22.55%
36	CINCINNATI INS CO THE	0.50%	\$487,268	\$471,742	\$124,935	\$31,229	6.62%
37	AMCO INSURANCE COMPANY	0.49%	\$481,820	\$474,699	\$166,527	\$123,140	25.94%
38	PROGRESSIVE CASUALTY INSURANCE CO	0.48%	\$468,773	\$466,420	\$90,190	\$194,183	41.63%
39	GEICO CASUALTY COMPANY	0.45%	\$445,690	\$419,259	\$99,835	\$217,417	51.86%
40	FIRST NATIONAL INS CO OF AMERICA	0.40%	\$388,841	\$366,042	\$115,441	\$278,215	76.01%
41	WINDSOR INSURANCE COMPANY	0.37%	\$366,948	\$391,219	\$214,672	\$146,121	37.35%
42	GEICO INDEMNITY COMPANY	0.35%	\$348,341	\$304,949	\$79,308	\$142,173	46.62%
43	STATE AUTO PROPERTY & CASUALTY INS CO	0.35%	\$346,804	\$353,922	\$72,990	\$169,487	47.89%
44	AUTO OWNERS INSURANCE CO MUTUAL	0.35%	\$346,001	\$342,826	\$177,801	\$140,708	41.04%
45	TRAVCO INSURANCE COMPANY	0.34%	\$335,139	\$338,567	\$38,009	\$86,334	25.50%
46	ST PAUL GUARDIAN INSURANCE COMPANY	0.34%	\$332,639	\$370,373	\$52,636	\$744,233	200.94%
47	GENERAL CASUALTY CO OF ILLINOIS	0.32%	\$310,688	\$277,173	\$189,395	\$14,895	5.37%
48	AUTO CLUB FAMILY INSURANCE COMPANY	0.30%	\$299,955	\$331,499	\$102,472	\$65,213	19.67%
49	PHOENIX INSURANCE COMPANY THE	0.30%	\$298,858	\$307,080	\$539,869	\$61,624	20.07%
50	DEPOSITORS INSURANCE COMPANY	0.30%	\$298,318	\$275,530	\$108,343	\$131,273	47.64%
51	SAGAMORE INSURANCE COMPANY	0.29%	\$287,548	\$347,365	\$96,100	\$102,069	29.38%
52	SECURA INSURANCE A MUTUAL COMPANY	0.29%	\$284,948	\$290,125	\$71,030	\$108,924	37.54%
53	GRINNELL MUTUAL REINSURANCE COMPANY	0.28%	\$279,891	\$268,876	\$307,634	\$21,369	7.95%
54	HARTFORD FIRE INSURANCE COMPANY	0.28%	\$276,692	\$203,578	\$777	\$29,223	14.35%
55	VIKING INSURANCE COMPANY OF WI	0.28%	\$275,713	\$276,269	\$62,960	\$185,276	67.06%
56	IGF INSURANCE COMPANY	0.25%	\$246,674	\$325,760	\$458,047	\$431,017	132.31%
57	AMERICAN ECONOMY INSURANCE COMPANY	0.24%	\$234,830	\$402,965	\$1,257,756	\$1,707,284	423.68%
58	AMERICAN STATES PREFERRED INS CO	0.24%	\$234,163	\$741,085	\$972,120	\$1,007,525	135.95%
59	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$230,318	\$232,582	\$57,025	\$10,900	4.69%
60	HALCYON INSURANCE CO	0.23%	\$228,915	\$45,577	\$13,407	\$35,900	78.77%
61	MILLERS MUTUAL INSURANCE ASSOCIATION	0.23%	\$225,818	\$231,446	\$130,312	\$24,812	10.72%
62	NATIONAL GENERAL ASSURANCE COMPANY	0.23%	\$222,085	\$197,987	\$250	\$15,050	7.60%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	METROPOLITAN GROUP PROP & CAS INS CO	0.22%	\$220,354	\$212,812	\$72,217	\$19,318	9.08%
64	NATIONAL GENERAL INS CO	0.21%	\$210,940	\$212,908	\$91,300	\$44,538	20.92%
65	WEST AMERICAN INSURANCE COMPANY	0.21%	\$210,922	\$217,814	\$61,750	-\$19,505	-8.95%
66	OMAHA PROPERTY AND CASUALTY INS CO	0.21%	\$209,401	\$203,295	\$56,698	\$60,198	29.61%
67	MILLERS CLASSIFIED INSURANCE COMPANY	0.21%	\$205,235	\$206,775	\$131,950	-\$47,050	-22.75%
68	ECONOMY PREFERRED INSURANCE COMPANY	0.20%	\$200,958	\$214,487	\$34,573	-\$6,618	-3.09%
69	METROPOLITAN GENERAL INS CO	0.20%	\$200,643	\$209,813	\$54,819	-\$20,445	-9.74%
70	METROPOLITAN PROPERTY & CASUALTY INS CO	0.19%	\$186,113	\$196,434	\$271,505	\$38,383	19.54%
71	GUIDEONE MUTUAL INSURANCE COMPANY	0.17%	\$165,388	\$164,941	\$32,500	\$36,406	22.07%
72	NAU COUNTRY INSURANCE COMPANY	0.17%	\$162,603	\$161,520	\$52,450	\$68,243	42.25%
73	TRAVELERS INDEMNITY CO OF ILLINOIS	0.16%	\$154,857	\$156,891	\$112,605	\$103,360	65.88%
74	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.15%	\$145,316	\$80,622	\$37,003	\$24,312	30.16%
75	LEADER INSURANCE COMPANY	0.15%	\$142,777	\$237,130	\$90,162	\$13,274	5.60%
76	AMERICAN MOTORISTS INSURANCE CO	0.14%	\$142,530	\$167,097	\$38,778	\$25,913	15.51%
77	TICO INSURANCE COMPANY	0.14%	\$140,918	\$69,310	\$3,800	\$57,355	82.75%
78	SECURITY NATIONAL INSURANCE COMPANY	0.13%	\$132,129	\$126,892	\$66,517	\$124,955	98.47%
79	GUIDEONE ELITE INSURANCE COMPANY	0.13%	\$127,494	\$129,069	\$15,393	\$12,404	9.61%
80	MENDOTA INSURANCE COMPANY	0.13%	\$126,350	\$123,393	\$50,000	\$14,515	11.76%
81	TRUSTGARD INSURANCE COMPANY	0.13%	\$126,239	\$135,846	\$137,850	\$66,061	48.63%
82	VALLEY NATIONAL INSURANCE COMPANY	0.12%	\$122,987	\$91,197	\$10,479	\$50,477	55.35%
83	INTEGON NATIONAL INSURANCE COMPANY	0.12%	\$121,603	\$103,913	\$40,309	\$31,355	30.17%
84	FOUNDERS INSURANCE COMPANY	0.12%	\$117,364	\$168,122	-\$42,069	-\$27,343	-16.26%
85	AMERICAN PREMIER INSURANCE COMPANY	0.11%	\$110,211	\$164,880	\$167,655	\$113,549	68.87%
86	ALPHA PROPERTY & CASUALTY INS CO	0.10%	\$101,558	\$12,428	\$2,206	\$19,063	153.39%
87	ATLANTA CASUALTY COMPANY	0.10%	\$99,492	\$126,490	\$111,666	\$85,375	67.50%
88	ATLANTA SPECIALTY INSURANCE COMPANY	0.10%	\$97,967	\$139,257	\$140,082	\$92,987	66.77%
89	WORKMENS AUTO INSURANCE COMPANY	0.09%	\$87,463	\$87,531	\$5,000	\$6,278	7.17%
90	AMERICAN NATIONAL GENERAL INS CO	0.09%	\$87,413	\$90,308	\$4,482	-\$10,110	-11.20%
91	UNITED SECURITY INSURANCE COMPANY	0.08%	\$81,916	\$88,589	\$2,177	-\$5,640	-6.37%
92	TEACHERS INSURANCE COMPANY	0.08%	\$79,417	\$77,374	\$0	\$994	1.28%
93	HAULERS INSURANCE COMPANY INC	0.08%	\$74,644	\$60,445	\$24,884	\$31,944	52.85%
94	CHARTER OAK FIRE INSURANCE CO THE	0.07%	\$71,887	\$63,163	\$114,151	\$40,831	64.64%
95	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$69,889	\$71,097	\$22,275	-\$34,876	-49.05%
96	TIG PREMIER INSURANCE COMPANY	0.07%	\$68,648	\$111,067	\$72,738	\$62,223	56.02%
97	AMERICAN STATES INSURANCE COMPANY	0.07%	\$67,745	\$123,861	\$60,606	-\$80,604	-65.08%
98	HAWKEYE SECURITY INSURANCE COMPANY	0.07%	\$67,164	\$70,438	\$9,100	\$130	0.18%
99	MIC GENERAL INSURANCE CORPORATION	0.07%	\$66,331	\$65,967	\$1,700	-\$33,300	-50.48%
100	GENERAL INSURANCE CO OF AMERICA	0.07%	\$64,566	\$68,390	\$46,505	-\$2,610	-3.82%
101	AMICA MUTUAL INSURANCE COMPANY	0.07%	\$64,184	\$64,638	\$20,577	\$9,242	14.30%
102	LIBERTY INSURANCE CORPORATION	0.07%	\$63,993	\$56,535	\$3,300	-\$13,603	-24.06%
103	INFINITY INSURANCE COMPANY	0.06%	\$61,916	\$71,230	\$17,234	\$34,604	48.58%
104	AMEX ASSURANCE COMPANY	0.06%	\$60,116	\$59,301	\$8,000	\$3,333	5.62%
105	PAFCO GENERAL INSURANCE COMPANY	0.06%	\$56,504	\$76,268	\$92,869	\$100,698	132.03%
106	COUNTRY PREFERRED INSURANCE COMPANY	0.06%	\$54,357	\$45,175	-\$385	\$11,818	26.16%
107	NATIONWIDE MUTUAL INSURANCE COMPANY	0.05%	\$53,144	\$54,102	\$20,000	-\$3,755	-6.94%
108	VICTORIA FIRE & CASUALTY COMPANY	0.05%	\$52,384	\$34,077	\$5,500	\$7,933	23.28%
109	STATE AUTO NATIONAL INSURANCE COMPANY	0.05%	\$51,409	\$46,522	\$0	\$38,510	82.78%
110	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05%	\$45,371	\$46,293	\$105,225	\$62,725	135.50%
111	HARTFORD ACCIDENT & INDEMNITY CO	0.04%	\$43,812	\$32,035	\$606	\$2,675	8.35%
112	UNITED FIRE AND CASUALTY COMPANY	0.04%	\$43,600	\$41,077	-\$115	\$7,885	19.20%
113	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$40,740	\$32,580	\$27,398	\$25,000	76.73%
114	WARNER INSURANCE COMPANY	0.04%	\$39,679	\$23,245	\$70,121	\$48,429	208.34%
115	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04%	\$38,900	\$40,117	\$26,544	\$37,978	94.67%
116	METROPOLITAN CASUALTY INS CO	0.04%	\$38,724	\$41,051	\$4,151	-\$13,568	-33.05%
117	CALIFORNIA CASUALTY INSURANCE CO	0.04%	\$34,650	\$93,133	\$73,736	\$77,164	82.85%
118	AMERICAN UNION INSURANCE COMPANY	0.03%	\$33,929	\$33,353	\$15,321	\$14,266	42.77%
119	NATIONAL ALLIANCE INSURANCE CO	0.03%	\$33,262	\$32,949	\$0	\$3,065	9.30%
120	FEDERATED MUTUAL INSURANCE COMPANY	0.03%	\$33,064	\$33,972	\$0	\$0	0.00%
121	TRAVELERS INDEMNITY COMPANY	0.03%	\$31,687	\$30,337	\$217,961	\$104,500	344.46%
122	AMERICAN SERVICE INSURANCE COMPANY	0.03%	\$30,602	\$2,745	\$0	\$0	0.00%
123	ALLIANCE INSURANCE COMPANY INC	0.03%	\$28,518	\$29,287	\$0	-\$50,000	-170.72%
124	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$28,228	\$21,210	\$0	\$2,105	9.92%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	USAA GENERAL INDEMNITY COMPANY	0.03%	\$26,849	\$24,028	\$1,000	\$11,124	46.30%
126	FARMERS ALLIANCE MUTUAL INS CO	0.03%	\$26,823	\$32,100	\$54,997	\$12,966	40.39%
127	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$26,731	\$28,595	\$100	-\$46,811	-163.70%
128	FAIRMONT INSURANCE COMPANY	0.03%	\$26,293	\$32,777	\$227,429	-\$219,549	-669.83%
129	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$25,174	\$9,093	\$0	\$988	10.87%
130	EMCASCO INSURANCE COMPANY	0.03%	\$24,895	\$24,956	-\$467	-\$5,340	-21.40%
131	ECONOMY FIRE & CASUALTY COMPANY	0.03%	\$24,690	\$28,568	\$25,000	-\$30	-0.11%
132	FARM AND CITY INSURANCE COMPANY	0.02%	\$23,856	\$24,138	\$30,272	\$6,407	26.54%
133	HORACE MANN INSURANCE COMPANY	0.02%	\$23,412	\$24,453	\$8,500	\$7,193	29.42%
134	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$21,049	\$18,382	\$8,000	\$1,715	9.33%
135	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	\$20,270	\$21,113	\$97,998	\$74,584	353.26%
136	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$20,074	\$19,173	\$0	-\$422	-2.20%
137	CONTINENTAL WESTERN INSURANCE CO	0.02%	\$19,416	\$20,234	\$0	-\$1,001	-4.95%
138	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$18,761	\$18,357	\$0	\$0	0.00%
139	HARTFORD CASUALTY INS CO	0.02%	\$18,317	\$16,625	\$0	-\$30,000	-180.45%
140	NATIONWIDE ASSURANCE COMPANY	0.02%	\$17,177	\$19,068	\$13,795	-\$11,213	-58.81%
141	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.02%	\$15,641	\$15,803	\$0	\$3,715	23.51%
142	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$13,283	\$14,697	\$0	-\$4,069	-27.69%
143	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$13,201	\$12,922	\$1,750	-\$2,406	-18.62%
144	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$12,557	\$11,467	\$0	\$10,431	90.97%
145	RELANCE NATIONAL INSURANCE COMPANY	0.01%	\$12,429	\$12,836	\$1,745	\$3,515	27.38%
146	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$11,101	\$14,181	\$100,000	-\$2,044	-14.41%
147	NOBEL INSURANCE COMPANY	0.01%	\$10,005	\$9,073	\$0	\$0	0.00%
148	MERASTAR INSURANCE COMPANY	0.01%	\$9,877	\$9,687	\$0	\$0	0.00%
149	COUNTRY CASUALTY INS CO	0.01%	\$9,649	\$8,984	\$0	\$226	2.52%
150	OWNERS INSURANCE COMPANY	0.01%	\$8,121	\$5,167	\$0	\$5,505	106.54%
151	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$7,934	\$7,533	\$42,800	\$15,556	206.50%
152	UNITED STATES FIDELITY & GUARANTY CO	0.01%	\$7,822	\$7,003	\$0	\$722	10.31%
153	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$7,405	\$7,659	\$102,000	\$103,262	1348.24%
154	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$6,621	\$1,636	\$0	\$0	0.00%
155	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$6,282	\$5,718	\$0	\$0	0.00%
156	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$5,802	\$5,683	\$0	\$0	0.00%
157	FOREMOST INSURANCE CO	0.01%	\$5,616	\$5,634	\$0	\$0	0.00%
158	EAGLE AMERICAN INSURANCE COMPANY	0.01%	\$5,587	\$6,530	\$0	-\$5,350	-81.93%
159	REGENT INSURANCE COMPANY	0.01%	\$4,955	\$6,045	\$41,000	-\$4,139	-68.47%
160	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$4,772	\$4,918	\$0	\$0	0.00%
161	FIDELITY AND CASUALTY CO OF NY	0.00%	\$4,555	\$7,952	\$4,450	-\$24,640	-309.86%
162	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$3,829	\$17,949	\$221,785	-\$74,723	-416.31%
163	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$3,801	\$3,659	\$0	\$257	7.02%
164	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$3,635	\$4,308	\$17,668	-\$18,602	-431.80%
165	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$3,429	\$2,613	\$0	\$0	0.00%
166	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$3,360	\$3,505	\$0	\$0	0.00%
167	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$3,000	\$3,152	\$0	\$371	11.77%
168	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$2,787	\$2,098	\$0	\$0	0.00%
169	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$1,883	\$2,369	\$141	-\$384	-16.21%
170	ALLEGIANCE INSURANCE COMPANY	0.00%	\$1,760	\$1,017	\$0	\$834	82.01%
171	MASSACHUSETTS BAY INS CO	0.00%	\$1,309	\$9,747	\$31,100	\$55,100	565.30%
172	TWIN CITY FIRE INS CO	0.00%	\$1,254	\$1,089	\$0	\$0	0.00%
173	HANOVER INSURANCE COMPANY THE	0.00%	\$1,121	\$2,452	\$22,076	-\$2,924	-119.25%
174	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$1,113	\$1,104	\$0	-\$98	-8.88%
175	AMERICAN PROTECTION INSURANCE CO	0.00%	\$812	\$804	\$0	\$0	0.00%
176	AMERICAN INDEMNITY COMPANY	0.00%	\$786	\$1,004	\$0	\$0	0.00%
177	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$780	\$852	\$0	\$0	0.00%
178	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$608	\$654	\$123	\$123	18.81%
179	RELANCE INSURANCE COMPANY	0.00%	\$407	\$523	\$0	-\$45	-8.60%
180	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$275	\$237	\$0	\$0	0.00%
181	ROYAL INDEMNITY COMPANY	0.00%	\$147	\$154	\$0	\$10	6.49%
182	SAFEGUARD INSURANCE COMPANY	0.00%	\$142	\$144	\$0	\$8	5.56%
183	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$102	\$114	\$0	\$12	10.53%
184	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$58	\$60	\$0	\$430	716.67%
185	OHIO SECURITY INSURANCE COMPANY	0.00%	\$35	\$35	\$0	-\$9	-25.71%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$20	\$20	\$0	\$1	5.00%
187	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$50	N/A
188	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,584	N/A
189	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	\$324	N/A
190	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$15,000	\$4,800	N/A
191	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	-\$150	-\$1,250	N/A
192	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$526	N/A
193	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$13	N/A
194	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$10,722	\$10,722	N/A
195	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$11	-\$1,022	-\$2,814	-25581.82%
196	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	-\$100	\$0	N/A
197	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,838	N/A
198	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	-\$1,130	\$0	N/A
199	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$84	\$0	\$0	0.00%
200	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$39,963	N/A
201	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$69,616	-\$24,772	N/A
202	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$29	N/A
203	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$18	N/A
204	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$101	N/A
205	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$581	-\$611	N/A
206	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$560	N/A
207	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
208	VALLEY FORCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,081	N/A
209	KANSAS CITY FIRE & MARINE INS CO	0.00%	-\$1	\$70	\$0	-\$405	-578.57%
210	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	-\$2	\$576	\$277,379	\$41,188	7150.69%
211	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$6	\$38	\$0	\$1,709	4497.37%
212	SAFECO NATIONAL INSURANCE COMPANY	0.00%	-\$64	\$9,590	\$52,528	-\$103,828	-1082.67%
213	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$325	\$18,675	\$251,339	\$7,500	40.16%
TOTAL		100.00%	\$98,401,171	\$98,096,785	\$49,757,593	\$52,269,422	53.28%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	45.67%	\$13,156,299	\$13,779,843	\$7,748,656	\$9,365,269	67.96%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	22.85%	\$6,581,907	\$6,476,643	\$3,828,461	\$3,309,924	51.11%
3	SAFECO INSURANCE CO OF AMERICA	7.67%	\$2,209,545	\$1,915,594	\$380,027	\$1,795,718	93.74%
4	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.02%	\$582,458	\$565,329	\$212,500	\$428,000	75.71%
5	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.94%	\$557,789	\$544,733	\$752,250	\$578,924	106.28%
6	SHELTER MUTUAL INSURANCE CO	1.28%	\$369,442	\$353,662	\$349,071	\$370,002	104.62%
7	ALLSTATE INSURANCE COMPANY	1.28%	\$368,092	\$353,326	\$110,000	\$598,697	169.45%
8	CONTINENTAL INSURANCE COMPANY THE	1.21%	\$347,511	\$360,823	\$500,000	\$660,635	183.09%
9	CORNERSTONE NATIONAL INSURANCE COMPANY	1.07%	\$309,629	\$299,850	\$0	\$57,905	19.31%
10	STATE FARM FIRE AND CASUALTY CO	1.04%	\$299,107	\$298,787	\$90,000	\$74,349	24.88%
11	SENTRY INSURANCE A MUTUAL COMPANY	0.92%	\$265,681	\$258,074	\$102,000	\$800	0.31%
12	FIRST NATIONAL INS CO OF AMERICA	0.84%	\$243,328	\$226,254	\$375,000	\$297,182	131.35%
13	LIBERTY MUTUAL FIRE INSURANCE CO	0.84%	\$242,685	\$202,685	\$200,000	-\$143,932	-71.01%
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.73%	\$209,823	\$212,708	\$557,522	\$259,917	122.19%
15	HARTFORD UNDERWRITERS INSURANCE CO	0.71%	\$205,867	\$197,510	\$469,505	\$568,974	288.07%
16	GENERAL CASUALTY CO OF ILLINOIS	0.54%	\$156,560	\$137,489	\$49,925	\$98,291	71.49%
17	CHARTER OAK FIRE INSURANCE CO THE	0.53%	\$152,235	\$147,500	\$0	\$0	0.00%
18	USAA CASUALTY INSURANCE COMPANY	0.48%	\$139,162	\$135,805	\$104,500	\$368,401	271.27%
19	NATIONWIDE MUTUAL INSURANCE COMPANY	0.48%	\$137,329	\$140,754	\$27,507	-\$1,889	-1.34%
20	TRAVCO INSURANCE COMPANY	0.47%	\$135,828	\$124,370	\$0	\$0	0.00%
21	PHOENIX INSURANCE COMPANY THE	0.39%	\$112,172	\$102,981	\$175,000	\$0	0.00%
22	TRAVELERS INDEMNITY COMPANY	0.38%	\$108,906	\$115,861	\$0	\$65,000	56.10%
23	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.33%	\$96,001	\$87,646	\$0	\$81,242	92.69%
24	GEICO GENERAL INS CO	0.33%	\$95,458	\$86,806	\$0	\$288,209	332.02%
25	COLUMBIA MUTUAL INSURANCE CO	0.31%	\$87,898	\$84,668	\$87,500	\$50,871	60.08%
26	HARTFORD FIRE INSURANCE COMPANY	0.30%	\$85,400	\$62,235	\$0	-\$25,000	-40.17%
27	GOVERNMENT EMPLOYEES INSURANCE CO	0.29%	\$83,108	\$79,523	\$30,000	\$38,762	48.74%
28	GRINNELL MUTUAL REINSURANCE COMPANY	0.27%	\$78,734	\$75,499	\$322,500	\$48,786	64.62%
29	COUNTRY MUTUAL INSURANCE COMPANY	0.25%	\$72,981	\$73,589	\$87,500	\$127,178	172.82%
30	MILLERS CLASSIFIED INSURANCE COMPANY	0.25%	\$70,681	\$71,401	\$125,150	\$100,150	140.26%
31	METROPOLITAN PROPERTY & CASUALTY INS CO	0.24%	\$67,940	\$70,857	\$0	-\$14,523	-20.50%
32	ALLSTATE INDEMNITY COMPANY	0.24%	\$67,823	\$67,062	\$0	\$0	0.00%
33	METROPOLITAN GROUP PROP & CAS INS CO	0.23%	\$66,732	\$64,751	\$0	-\$5,896	-9.11%
34	AMERICAN MOTORISTS INSURANCE CO	0.21%	\$61,542	\$72,058	\$75,000	\$75,000	104.08%
35	PROGRESSIVE SPECIALTY INS CO	0.21%	\$60,851	\$47,035	\$0	\$44,691	95.02%
36	TIG PREMIER INSURANCE COMPANY	0.20%	\$56,899	\$68,656	\$60,289	\$51,573	75.12%
37	AMICA MUTUAL INSURANCE COMPANY	0.19%	\$54,377	\$51,546	\$152,485	-\$91,636	-177.78%
38	MILLERS MUTUAL INSURANCE ASSOCIATION	0.18%	\$52,744	\$54,048	\$248,834	-\$41,166	-76.17%
39	GUIDEONE ELITE INSURANCE COMPANY	0.18%	\$52,552	\$49,669	\$23,750	-\$57,329	-115.42%
40	DEERBROOK INSURANCE COMPANY	0.18%	\$51,015	\$53,994	\$2,000	\$348,928	646.23%
41	TRAVELERS INDEMNITY CO OF ILLINOIS	0.17%	\$48,080	\$39,733	\$0	\$0	0.00%
42	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.16%	\$46,304	\$47,021	\$18,024	-\$5,974	-12.70%
43	AMEX ASSURANCE COMPANY	0.16%	\$45,919	\$45,146	\$5,000	\$0	0.00%
44	GUIDEONE MUTUAL INSURANCE COMPANY	0.13%	\$37,890	\$35,491	\$75,000	\$48,612	136.97%
45	PROGRESSIVE NORTHWESTERN INS CO	0.13%	\$37,558	\$34,553	\$0	\$56,668	164.00%
46	GENERAL INSURANCE CO OF AMERICA	0.11%	\$30,754	\$31,426	\$0	\$33,249	105.80%
47	PHARMACISTS MUTUAL INSURANCE COMPANY	0.09%	\$26,358	\$25,174	\$0	-\$508	-2.02%
48	EMCASCO INSURANCE COMPANY	0.08%	\$23,897	\$23,919	\$0	\$0	0.00%
49	PROGRESSIVE CASUALTY INSURANCE CO	0.08%	\$22,819	\$20,992	\$0	\$14,516	69.15%
50	HALCYON INSURANCE CO	0.08%	\$22,157	\$4,541	\$0	\$1,453	32.00%
51	METROPOLITAN CASUALTY INS CO	0.07%	\$20,610	\$21,401	\$0	-\$3,978	-18.59%
52	SHELTER GENERAL INS CO	0.07%	\$19,675	\$19,480	\$0	\$0	0.00%
53	GEICO INDEMNITY COMPANY	0.07%	\$19,640	\$17,384	\$25,000	\$24,846	142.92%
54	COUNTRY PREFERRED INSURANCE COMPANY	0.06%	\$18,271	\$15,182	\$0	\$4,098	26.99%
55	OMNI INSURANCE COMPANY	0.06%	\$17,603	\$14,453	\$0	\$0	0.00%
56	TRAVELERS INDEMNITY CO OF AMERICA	0.06%	\$15,968	\$10,916	\$0	\$0	0.00%
57	LIBERTY INSURANCE CORPORATION	0.05%	\$14,905	\$11,489	\$150,000	-\$75,368	-656.00%
58	TEACHERS INSURANCE COMPANY	0.05%	\$14,292	\$13,280	\$0	\$2,347	17.67%
59	HAWKEYE SECURITY INSURANCE COMPANY	0.04%	\$11,585	\$11,714	\$0	\$6,384	54.50%
60	MIC GENERAL INSURANCE CORPORATION	0.04%	\$11,497	\$11,803	\$0	\$0	0.00%
61	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$9,298	\$3,372	\$0	\$371	11.00%
62	GEICO CASUALTY COMPANY	0.03%	\$8,326	\$7,515	\$0	-\$302	-4.02%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.03%	\$8,091	\$8,092	\$29,000	\$19,000	234.80%
64	GUIDEONE AMERICA INSURANCE COMPANY	0.03%	\$8,060	\$6,492	\$0	\$366	5.64%
65	ARMED FORCES INSURANCE EXCHANGE	0.02%	\$7,067	\$6,922	\$0	\$0	0.00%
66	AUTO CLUB FAMILY INSURANCE COMPANY	0.02%	\$6,776	\$6,531	\$0	\$3,000	45.93%
67	FIDELITY AND CASUALTY CO OF NY	0.02%	\$6,595	\$8,011	\$15,000	\$369,832	4616.55%
68	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$6,101	\$5,226	\$0	\$0	0.00%
69	GENERAL CASUALTY CO OF WISCONSIN	0.02%	\$6,023	\$7,479	\$0	\$79,181	1058.71%
70	METROPOLITAN GENERAL INS CO	0.02%	\$5,582	\$5,662	\$0	-\$991	-17.50%
71	HARTFORD CASUALTY INS CO	0.02%	\$4,503	\$3,970	\$0	\$0	0.00%
72	HORACE MANN INSURANCE COMPANY	0.01%	\$4,190	\$4,495	\$0	-\$1,758	-39.11%
73	NATIONAL ALLIANCE INSURANCE CO	0.01%	\$3,727	\$3,692	\$0	\$901	24.40%
74	USAA GENERAL INDEMNITY COMPANY	0.01%	\$3,590	\$2,943	\$263	\$2,574	87.46%
75	FOREMOST PROPERTY AND CASUALTY INS CO	0.01%	\$3,501	\$2,666	\$0	\$0	0.00%
76	UNITED FIRE AND CASUALTY COMPANY	0.01%	\$3,498	\$1,043	\$0	\$154,000	14765.10%
77	INTEGON NATIONAL INSURANCE COMPANY	0.01%	\$3,429	\$2,931	\$0	\$0	0.00%
78	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$3,258	\$3,318	\$0	-\$291	-8.77%
79	SAFECO INSURANCE COMPANY OF ILLINOIS	0.01%	\$3,257	\$8,247	\$325,000	\$307,857	3732.96%
80	UNITED SECURITY INSURANCE COMPANY	0.01%	\$3,193	\$3,294	\$0	-\$305	-9.26%
81	HAULERS INSURANCE COMPANY INC	0.01%	\$2,758	\$2,233	\$919	\$1,180	52.84%
82	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.01%	\$2,589	\$2,669	\$0	\$7	0.26%
83	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$2,330	\$2,031	\$0	\$0	0.00%
84	AMERICAN PREMIER INSURANCE COMPANY	0.01%	\$2,310	\$4,268	\$4,340	\$2,939	68.86%
85	ATLANTA CASUALTY COMPANY	0.01%	\$2,265	\$2,930	\$2,587	\$1,978	67.51%
86	ATLANTA SPECIALTY INSURANCE COMPANY	0.01%	\$2,175	\$3,060	\$3,078	\$2,043	66.76%
87	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$2,144	\$1,940	\$0	\$868	44.74%
88	REGENT INSURANCE COMPANY	0.01%	\$2,022	\$2,473	\$0	-\$128	-5.18%
89	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$1,925	\$2,201	\$0	\$0	0.00%
90	LEADER INSURANCE COMPANY	0.01%	\$1,834	\$2,453	\$450	\$450	18.34%
91	COUNTRY CASUALTY INS CO	0.01%	\$1,703	\$1,700	\$0	\$83	4.88%
92	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$1,639	\$1,402	\$0	\$128	9.13%
93	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$1,519	\$1,446	\$0	\$108	7.47%
94	MERASTAR INSURANCE COMPANY	0.00%	\$1,407	\$1,315	\$0	\$0	0.00%
95	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$1,050	\$1,290	\$0	-\$1,291	-100.08%
96	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$890	\$1,119	\$67	-\$182	-16.26%
97	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$859	\$636	\$0	\$232	36.48%
98	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$729	\$782	\$0	-\$1,269	-162.28%
99	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$634	\$763	\$200,000	\$159,431	20895.28%
100	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$582	\$391	\$0	\$0	0.00%
101	RELiance NATIONAL INSURANCE COMPANY	0.00%	\$510	\$22	\$0	\$4	18.18%
102	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$366	\$13	\$0	\$2	15.38%
103	ALLEGiance INSURANCE COMPANY	0.00%	\$332	\$181	\$0	\$158	87.29%
104	AMERICAN PROTECTION INSURANCE CO	0.00%	\$291	\$291	\$0	\$0	0.00%
105	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$277	\$298	\$56	\$56	18.79%
106	TWIN CITY FIRE INS CO	0.00%	\$266	\$200	\$0	\$0	0.00%
107	AMERICAN INDEMNITY COMPANY	0.00%	\$247	\$316	\$0	\$0	0.00%
108	MASSACHUSETTS BAY INS CO	0.00%	\$235	\$2,070	\$487	\$487	23.53%
109	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$211	\$547	\$0	\$0	0.00%
110	HANOVER INSURANCE COMPANY THE	0.00%	\$107	\$341	\$38,558	-\$36,442	-10686.80%
111	RELiance INSURANCE COMPANY	0.00%	\$25	\$1	\$0	\$0	0.00%
112	WARNER INSURANCE COMPANY	0.00%	\$14	\$4	\$0	-\$32	-800.00%
113	SAFEGUARD INSURANCE COMPANY	0.00%	\$12	\$10	\$0	\$0	0.00%
114	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$7	\$4	\$8,380	-\$18,757	-468925.00%
115	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$2	\$4	\$16,700	-\$59,533	-1488325.00%
116	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$261	N/A
117	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	\$790	N/A
118	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$33	N/A
119	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$95	N/A
120	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$86	-\$450	N/A
121	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$95,026	N/A
122	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$148,958	N/A
123	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
124	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$6	N/A

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$13	\$0	\$8,927	68669.23%
126	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	\$106	N/A
127	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$2	N/A
128	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$28	N/A
129	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,073	N/A
130	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	-\$560	-\$560	N/A
131	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10,250	N/A
132	VALLEY FORCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,848	N/A
133	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$1	\$7	\$0	\$3,466	49514.29%
134	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	-\$3	\$245	\$50,082	\$70,082	28604.90%
135	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$10	\$4,615	\$0	\$15,000	325.03%
136	SAFECO NATIONAL INSURANCE COMPANY	0.00%	-\$21	\$3,538	\$50,000	-\$5,426	-153.36%
	TOTAL	100.00%	\$28,804,169	\$28,778,445	\$18,264,277	\$21,213,961	73.71%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Accidental Death & Disability/Dismemberment)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	29.09%	\$733,441	\$612,490	\$182,640	\$193,590	31.61%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	21.74%	\$548,169	\$544,287	\$190,000	\$138,945	25.53%
3	AMERICAN FAMILY MUTUAL INS CO	15.42%	\$388,719	\$386,110	\$105,000	\$79,937	20.70%
4	UNITED SERVICES AUTOMOBILE ASSOCIATION	13.28%	\$334,967	\$337,230	\$23,048	\$23,768	7.05%
5	USAA CASUALTY INSURANCE COMPANY	8.58%	\$216,413	\$215,529	\$32,202	\$35,219	16.34%
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	3.06%	\$77,243	\$78,413	\$4,313	\$4,506	5.75%
7	AMERICAN STANDARD INS CO OF WISCONSIN	2.38%	\$59,988	\$52,655	\$10,000	\$6,925	13.15%
8	ALPHA PROPERTY & CASUALTY INS CO	2.30%	\$58,033	\$7,102	\$1,260	\$10,893	153.38%
9	FARMERS INSURANCE COMPANY INC	1.07%	\$26,999	\$27,187	\$0	\$945	3.48%
10	STATE FARM FIRE AND CASUALTY CO	0.69%	\$17,466	\$17,775	\$0	-\$357	-2.01%
11	USAA GENERAL INDEMNITY COMPANY	0.54%	\$13,716	\$11,804	\$1,000	-\$131	-1.11%
12	SHELTER GENERAL INS CO	0.51%	\$12,796	\$12,287	\$5,000	\$5,509	44.84%
13	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.36%	\$9,165	\$9,025	\$0	\$0	0.00%
14	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.24%	\$6,132	\$5,868	\$0	\$0	0.00%
15	COUNTRY MUTUAL INSURANCE COMPANY	0.16%	\$3,930	\$3,894	\$0	\$0	0.00%
16	MID CENTURY INSURANCE COMPANY	0.13%	\$3,323	\$3,200	\$0	\$59	1.84%
17	DAIRYLAND INSURANCE COMPANY	0.07%	\$1,762	\$1,817	\$0	\$0	0.00%
18	SENTRY INSURANCE A MUTUAL COMPANY	0.07%	\$1,689	\$1,689	\$0	\$0	0.00%
19	GUIDEONE ELITE INSURANCE COMPANY	0.06%	\$1,477	\$1,525	\$0	\$0	0.00%
20	GUIDEONE MUTUAL INSURANCE COMPANY	0.05%	\$1,341	\$1,363	\$0	\$0	0.00%
21	COUNTRY PREFERRED INSURANCE COMPANY	0.04%	\$1,090	\$886	\$0	\$0	0.00%
22	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.03%	\$668	\$665	\$0	\$0	0.00%
23	AMERICAN PREMIER INSURANCE COMPANY	0.02%	\$602	\$897	\$912	\$618	68.90%
24	MILLERS CLASSIFIED INSURANCE COMPANY	0.02%	\$489	\$499	\$0	\$0	0.00%
25	GRINNELL MUTUAL REINSURANCE COMPANY	0.02%	\$479	\$492	\$0	-\$18	-3.66%
26	AMERICAN NATIONAL GENERAL INS CO	0.02%	\$436	\$470	\$0	\$0	0.00%
27	CINCINNATI INS CO THE	0.01%	\$231	\$234	\$0	\$0	0.00%
28	MILLERS MUTUAL INSURANCE ASSOCIATION	0.01%	\$224	\$239	\$0	\$0	0.00%
29	ATLANTA CASUALTY COMPANY	0.01%	\$210	\$316	\$279	\$213	67.41%
30	COUNTRY CASUALTY INS CO	0.00%	\$112	\$107	\$0	\$0	0.00%
31	GRINNELL SELECT INSURANCE COMPANY	0.00%	\$74	\$72	\$0	\$0	0.00%
32	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.00%	\$46	\$55	\$0	\$0	0.00%
33	GUIDEONE AMERICA INSURANCE COMPANY	0.00%	\$40	\$51	\$0	\$0	0.00%
34	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$27	\$36	\$0	\$0	0.00%
35	REGENT INSURANCE COMPANY	0.00%	\$8	\$8	\$0	\$3	37.50%
36	GENERAL CASUALTY CO OF WISCONSIN	0.00%	\$4	\$6	\$0	-\$2	-33.33%
37	HARTFORD UNDERWRITERS INSURANCE CO	0.00%	\$0	\$0	\$70,000	\$48,588	N/A
38	LEADER INSURANCE COMPANY	0.00%	\$0	\$0	\$9,506	\$9,506	N/A
39	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$2,752	-\$5,629	N/A
40	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$27,883	\$33,977	N/A
41	PROGRESSIVE NORTHWESTERN INS CO	0.00%	\$0	\$0	\$27,104	\$16,684	N/A
42	PROGRESSIVE SPECIALTY INS CO	0.00%	\$0	\$0	\$13,386	\$19,482	N/A
TOTAL		100.00%	\$2,521,509	\$2,336,283	\$706,285	\$623,230	26.68%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	5.64%	\$9,658,128	\$10,006,070	\$6,422,214	\$7,129,686	71.25%
2	UNITED STATES FIDELITY & GUARANTY CO	3.77%	\$6,452,704	\$3,896,249	\$2,514,244	\$150,622	3.87%
3	LIBERTY MUTUAL FIRE INSURANCE CO	3.26%	\$5,573,526	\$6,816,748	\$8,908,844	\$9,323,673	136.78%
4	CONTINENTAL WESTERN INSURANCE CO	3.23%	\$5,524,282	\$5,382,519	\$4,998,132	\$7,536,783	140.02%
5	ST PAUL FIRE & MARINE INSURANCE CO	3.11%	\$5,332,466	\$5,073,433	\$880,111	\$1,109,931	21.88%
6	EMPLOYERS MUTUAL CASUALTY COMPANY	2.78%	\$4,765,665	\$4,490,284	\$300,382	\$2,721,157	60.60%
7	FEDERATED MUTUAL INSURANCE COMPANY	2.77%	\$4,749,193	\$5,018,309	\$1,647,199	\$699,836	13.95%
8	STATE FARM MUTUAL AUTOMOBILE INS CO	2.60%	\$4,445,450	\$4,614,239	\$4,383,861	\$4,251,025	92.13%
9	CINCINNATI INS CO THE	2.19%	\$3,746,732	\$3,624,764	\$2,106,225	\$2,283,972	63.01%
10	RELIAANCE NATIONAL INDEMNITY COMPANY	1.84%	\$3,146,280	\$6,979,201	\$9,415,390	\$12,409,805	177.81%
11	TRAVELERS INDEMNITY CO OF ILLINOIS	1.60%	\$2,742,881	\$2,778,140	\$5,460,589	\$1,864,231	67.10%
12	FARMERS INSURANCE EXCHANGE	1.59%	\$2,720,247	\$2,748,267	\$397,069	\$1,522,059	55.38%
13	GULF INSURANCE COMPANY	1.49%	\$2,554,903	\$1,893,159	\$1,276,086	\$1,935,867	102.26%
14	NATIONWIDE MUTUAL INSURANCE COMPANY	1.48%	\$2,530,884	\$2,155,776	\$986,656	\$1,329,027	61.65%
15	NORTHLAND INSURANCE COMPANY	1.46%	\$2,491,591	\$2,563,945	\$2,299,514	\$2,863,516	111.68%
16	TRUCK INSURANCE EXCHANGE	1.30%	\$2,223,799	\$2,111,416	\$461,398	\$1,596,900	75.63%
17	AMERICAN STATES INSURANCE COMPANY	1.26%	\$2,153,864	\$2,111,517	\$3,062,724	\$2,116,748	100.25%
18	VANLINER INSURANCE COMPANY	1.19%	\$2,034,392	\$2,065,151	\$2,031,245	\$1,376,420	66.65%
19	EMPIRE FIRE AND MARINE INSURANCE CO	1.19%	\$2,029,767	\$1,886,347	\$1,871,916	\$2,151,958	114.08%
20	TRANSCONTINENTAL INSURANCE COMPANY	1.11%	\$1,895,821	\$2,283,507	\$783,033	\$2,446,694	107.15%
21	JOHN DEERE INSURANCE COMPANY	1.10%	\$1,884,627	\$1,912,452	\$748,636	\$1,246,887	65.20%
22	ST PAUL MERCURY INSURANCE COMPANY	1.09%	\$1,867,211	\$1,846,510	\$436,890	\$600,623	32.53%
23	TRANSPORTATION INSURANCE COMPANY	1.09%	\$1,861,759	\$2,089,466	\$2,571,172	\$8,984,659	430.00%
24	EMPLOYERS FIRE INSURANCE COMPANY	1.06%	\$1,823,392	\$2,033,256	\$133,860	\$111,711	5.49%
25	UNIVERSAL UNDERWRITERS INS CO	1.05%	\$1,797,797	\$1,808,600	\$741,692	\$661,996	36.60%
26	AUTO OWNERS INSURANCE CO MUTUAL	1.03%	\$1,767,168	\$1,719,559	\$2,040,981	\$1,824,299	106.09%
27	RELIAANCE INSURANCE COMPANY	0.99%	\$1,698,623	\$1,558,382	\$1,427,621	\$776,612	49.83%
28	AMERICAN FAMILY MUTUAL INS CO	0.97%	\$1,667,787	\$1,689,793	\$728,571	\$-15,085	-0.89%
29	COMMERCIAL UNION INSURANCE COMPANY	0.97%	\$1,659,536	\$1,628,758	\$1,314,139	\$757,544	46.52%
30	WEST AMERICAN INSURANCE COMPANY	0.96%	\$1,651,905	\$1,522,003	\$406,606	\$802,731	52.74%
31	FIREMANS FUND INSURANCE COMPANY	0.90%	\$1,546,629	\$1,448,878	\$98,553	\$686,311	47.37%
32	LINCOLN GENERAL INSURANCE CO	0.90%	\$1,545,316	\$1,737,500	\$3,685,463	\$2,753,627	158.48%
33	GENERAL ACCIDENT INSURANCE COMPANY	0.90%	\$1,543,816	\$1,663,449	\$732,555	\$618,351	37.17%
34	UNITED FIRE AND CASUALTY COMPANY	0.85%	\$1,453,265	\$1,268,435	\$1,310,770	\$606,315	47.80%
35	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.83%	\$1,421,051	\$1,253,676	\$2,021,143	\$1,344,113	107.21%
36	AMERICAN AUTOMOBILE INSURANCE CO	0.83%	\$1,413,308	\$1,693,399	\$183,808	\$1,216,534	71.84%
37	CGU INSURANCE COMPANY	0.82%	\$1,409,945	\$1,243,274	\$797,568	\$961,087	77.30%
38	ST PAUL GUARDIAN INSURANCE COMPANY	0.78%	\$1,336,401	\$904,302	\$45,560	\$707,865	78.28%
39	REDLAND INSURANCE COMPANY	0.75%	\$1,292,213	\$1,357,575	\$1,610,941	\$2,479,859	182.67%
40	UNITED SECURITY INSURANCE COMPANY	0.72%	\$1,235,120	\$1,212,973	\$1,027,877	\$677,817	55.88%
41	CONTINENTAL CASUALTY COMPANY	0.72%	\$1,226,630	\$1,286,459	\$1,450,945	\$-9,675,566	-752.11%
42	FEDERAL INSURANCE COMPANY	0.71%	\$1,209,822	\$1,132,355	\$1,871,053	\$2,129,865	188.09%
43	HAWKEYE SECURITY INSURANCE COMPANY	0.70%	\$1,205,172	\$1,119,002	\$611,750	\$892,007	79.71%
44	OAK RIVER INSURANCE COMPANY	0.70%	\$1,194,419	\$1,208,224	\$760,456	\$632,853	52.38%
45	AMERISURE INSURANCE COMPANY	0.69%	\$1,186,277	\$1,325,286	\$714,460	\$776,272	58.57%
46	PROGRESSIVE NORTHWESTERN INS CO	0.68%	\$1,170,610	\$1,138,600	\$1,382,612	\$278,944	24.50%
47	STATE AUTO PROPERTY & CASUALTY INS CO	0.67%	\$1,144,311	\$1,244,225	\$604,928	\$645,660	51.89%
48	COLUMBIA MUTUAL INSURANCE CO	0.60%	\$1,034,967	\$963,779	\$412,226	\$701,981	72.84%
49	HARTFORD FIRE INSURANCE COMPANY	0.58%	\$994,132	\$979,409	\$1,368,516	\$642,694	65.62%
50	FRONTIER INSURANCE COMPANY	0.56%	\$962,136	\$730,229	\$134,388	\$298,336	40.86%
51	ZURICH AMERICAN INSURANCE COMPANY	0.55%	\$947,689	\$978,909	\$-30,125	\$371,644	37.97%
52	GENERAL CASUALTY CO OF WISCONSIN	0.54%	\$920,564	\$876,497	\$50,724	\$537,533	61.33%
53	OHIO CASUALTY INSURANCE COMPANY	0.53%	\$913,248	\$788,229	\$83,179	\$541,036	68.64%
54	CHURCH MUTUAL INSURANCE COMPANY	0.51%	\$873,762	\$805,718	\$216,647	\$331,922	41.20%
55	MID CENTURY INSURANCE COMPANY	0.51%	\$871,931	\$698,821	\$239,977	\$210,250	30.09%
56	NORTHERN INSURANCE CO OF NEW YORK	0.50%	\$855,660	\$1,453,672	\$2,819,690	\$537,148	36.95%
57	STRATFORD INSURANCE COMPANY	0.49%	\$846,329	\$810,606	\$252,122	\$430,017	53.05%
58	AMERICAN ECONOMY INSURANCE COMPANY	0.49%	\$845,086	\$800,154	\$1,349,545	\$1,413,582	176.66%
59	ALLSTATE INSURANCE COMPANY	0.49%	\$839,248	\$807,353	\$647,862	\$502,881	62.29%
60	ATHENA ASSURANCE COMPANY	0.48%	\$822,928	\$1,022,970	\$9,997	\$189,091	18.48%
61	NATIONAL INDEMNITY COMPANY	0.45%	\$776,311	\$729,443	\$307,137	\$23,437	3.21%
62	SHELTER GENERAL INS CO	0.44%	\$760,650	\$764,965	\$671,692	\$542,146	70.87%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	GUARANTY NATIONAL INSURANCE COMPANY	0.43%	\$744,641	\$1,025,631	\$924,367	\$288,009	28.08%
64	NATIONAL SURETY CORPORATION	0.43%	\$736,089	\$725,777	\$403,741	\$819,935	112.97%
65	ATLANTIC MUTUAL INSURANCE COMPANY	0.43%	\$728,800	\$684,915	\$296,372	-\$103,752	-15.15%
66	BITUMINOUS CASUALTY CORPORATION	0.42%	\$722,020	\$711,025	\$299,039	\$615,813	86.61%
67	NATIONWIDE AGRIBUSINESS INS CO	0.42%	\$714,087	\$710,897	\$470,640	\$452,808	63.70%
68	MICHIGAN MUTUAL INSURANCE COMPANY	0.41%	\$697,388	\$644,744	\$1,301,400	\$327,652	50.82%
69	INTERNATIONAL BUS & MERCANTILE REASSUR	0.41%	\$693,669	\$735,357	\$1,239,475	\$1,984,974	269.93%
70	POTOMAC INSURANCE CO OF ILLINOIS	0.40%	\$692,305	\$719,653	\$128,229	\$321,006	44.61%
71	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.40%	\$685,586	\$623,075	\$196,743	\$255,798	41.05%
72	AMERICAN HOME ASSURANCE COMPANY	0.40%	\$683,304	\$683,304	-\$11,871	\$155,455	22.75%
73	CAMERON MUTUAL INSURANCE COMPANY	0.40%	\$683,298	\$702,273	\$491,639	\$1,176,340	167.50%
74	OCCIDENTAL FIRE & CAS CO OF NC	0.38%	\$656,892	\$613,661	\$105,423	\$269,363	43.89%
75	LIBERTY INSURANCE CORPORATION	0.38%	\$644,967	\$767,064	\$2,246,311	\$780,110	101.70%
76	AMERICAN MOTORISTS INSURANCE CO	0.37%	\$636,590	\$831,965	\$79,289	\$938,907	112.85%
77	ASSURANCE COMPANY OF AMERICA	0.37%	\$626,087	\$654,526	\$66,733	\$231,686	35.40%
78	WESTPORT INSURANCE CORPORATION	0.36%	\$616,035	\$248,977	\$18,246	\$150,091	60.28%
79	ROYAL INSURANCE COMPANY OF AMERICA	0.33%	\$566,621	\$540,827	\$185,523	-\$33,416	-6.18%
80	CANAL INSURANCE COMPANY	0.33%	\$565,834	\$520,250	\$631,469	\$521,915	100.32%
81	GATEWAY INSURANCE COMPANY	0.33%	\$560,440	\$523,278	\$350,419	\$331,627	63.37%
82	NORTH RIVER INSURANCE COMPANY THE	0.32%	\$555,419	\$946,112	\$891,649	\$380,554	40.22%
83	SAGAMORE INSURANCE COMPANY	0.32%	\$540,936	\$522,835	\$44,604	-\$200,222	-38.30%
84	TRUMBULL INSURANCE COMPANY	0.31%	\$534,559	\$305,692	\$34,377	\$190,516	62.32%
85	CAROLINA CASUALTY INSURANCE COMPANY	0.31%	\$531,563	\$579,399	\$184,803	\$70,481	12.16%
86	LEADER INSURANCE COMPANY	0.31%	\$531,015	\$443,452	\$239,066	-\$6,748	-1.52%
87	AMERICAN MANUFACTURERS MUTUAL INS CO	0.31%	\$527,462	\$572,929	\$929,833	\$991,694	173.09%
88	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.31%	\$527,114	\$348,908	\$96,371	\$226,978	65.05%
89	HARCO NATIONAL INSURANCE COMPANY	0.31%	\$526,362	\$531,459	\$709,627	\$584,688	110.02%
90	INTERCARGO INSURANCE COMPANY	0.30%	\$517,937	\$322,574	\$4,025	\$176,568	54.74%
91	SHELTER MUTUAL INSURANCE CO	0.29%	\$490,590	\$493,551	\$94,361	-\$4,137	-0.84%
92	VALLEY FORCE INSURANCE COMPANY	0.28%	\$487,377	\$348,785	\$83,532	-\$301,724	-86.51%
93	NORTHFIELD INSURANCE COMPANY	0.28%	\$475,025	\$420,483	\$208,672	\$216,931	51.59%
94	GREAT DIVIDE INSURANCE COMPANY	0.27%	\$463,923	\$464,355	\$47,770	\$147,465	31.76%
95	REGENT INSURANCE COMPANY	0.27%	\$459,647	\$433,464	\$117,247	\$188,160	43.41%
96	ACE AMERICAN INSURANCE COMPANY	0.27%	\$459,099	\$412,453	\$56,173	\$82,055	19.89%
97	ASSOCIATES INSURANCE COMPANY	0.26%	\$451,227	\$204,576	\$0	\$0	0.00%
98	ST PAUL PROPERTY & CASUALTY INS CO	0.26%	\$448,394	\$579,548	\$283,529	-\$247,273	-42.67%
99	NORTHBROOK PROPERTY & CASUALTY INS CO	0.26%	\$442,926	\$233,391	\$352,864	\$75,838	32.49%
100	SECURA INSURANCE A MUTUAL COMPANY	0.26%	\$442,305	\$504,469	\$78,771	\$562,023	111.41%
101	GUIDEONE MUTUAL INSURANCE COMPANY	0.26%	\$437,709	\$427,073	\$68,568	\$379,915	88.96%
102	CHRYSLER INSURANCE COMPANY	0.26%	\$437,418	\$406,579	\$214,387	-\$1,733,557	-426.38%
103	BITUMINOUS FIRE AND MARINE INS CO	0.25%	\$434,218	\$455,347	\$40,477	\$219,807	48.27%
104	LANCER INSURANCE COMPANY	0.25%	\$426,308	\$336,170	\$336,691	\$458,496	136.39%
105	WAUSAU UNDERWRITERS INS CO	0.24%	\$417,660	\$484,101	\$470,966	\$157,659	32.57%
106	RANGER INSURANCE COMPANY	0.24%	\$407,222	\$477,562	\$505,491	\$751,007	157.26%
107	AMERICAN CASUALTY CO OF READING PA	0.23%	\$387,576	\$302,908	\$122,842	\$242,250	79.97%
108	UNITED PACIFIC INSURANCE COMPANY	0.22%	\$381,269	\$452,906	\$1,023,131	\$1,396,794	308.41%
109	BANKERS STANDARD INSURANCE COMPANY	0.22%	\$377,415	\$347,315	\$52,725	\$74,800	21.54%
110	TRI STATE INSURANCE CO OF MINNESOTA	0.21%	\$366,281	\$359,415	\$146,741	\$176,513	49.11%
111	STATE FARM FIRE AND CASUALTY CO	0.21%	\$363,539	\$381,305	\$226,246	\$168,061	44.08%
112	AMERICAN EMPLOYERS INSURANCE CO	0.21%	\$360,336	\$66,924	\$4,500	\$11,554	17.26%
113	AMCO INSURANCE COMPANY	0.21%	\$358,115	\$278,464	\$194,037	\$127,361	45.74%
114	VALIANT INS CO	0.19%	\$329,739	\$362,335	\$54,473	\$131,901	36.40%
115	FIDELITY AND GUARANTY INSURANCE COMPANY	0.19%	\$326,155	\$972,075	\$789,708	-\$117,679	-12.11%
116	HARTFORD CASUALTY INS CO	0.19%	\$325,752	\$519,157	\$324,362	\$432,328	83.28%
117	OLD REPUBLIC INSURANCE COMPANY	0.18%	\$313,034	\$324,695	\$2,730,058	\$1,317,348	405.72%
118	AMERICAN GUARANTEE & LIABILITY INS CO	0.18%	\$306,637	\$369,024	\$67,914	\$62,526	16.94%
119	GREAT NORTHERN INSURANCE COMPANY	0.18%	\$305,681	\$336,931	\$60,842	\$169,508	50.31%
120	PACIFIC EMPLOYERS INSURANCE COMPANY	0.18%	\$305,299	\$446,915	\$15,689	\$196,442	43.96%
121	STATEWIDE INSURANCE COMPANY	0.18%	\$300,704	\$243,130	\$91,739	\$230,798	94.93%
122	ALLSTATE INDEMNITY COMPANY	0.17%	\$292,246	\$249,055	\$127,288	\$229,337	92.08%
123	AMERICAN ALTERNATIVE INS CORP	0.17%	\$286,186	\$299,056	\$73,556	\$87,173	29.15%
124	LIBERTY MUTUAL INSURANCE COMPANY	0.17%	\$282,986	\$380,941	\$60,735	-\$4,291	-1.13%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	FEDERATED RURAL ELECTRIC INS CORP	0.16%	\$275,581	\$294,025	\$48,176	\$130,679	44.44%
126	NATIONAL AMERICAN INSURANCE COMPANY	0.16%	\$269,064	\$200,483	\$15,932	\$105,442	52.59%
127	TIG INSURANCE COMPANY	0.16%	\$266,378	\$209,064	\$626,886	\$800,444	382.87%
128	CENTENNIAL INSURANCE COMPANY	0.15%	\$263,924	\$527,578	\$92,183	-\$180,842	-34.28%
129	SENTRY INSURANCE A MUTUAL COMPANY	0.15%	\$261,161	\$270,898	\$11,803	-\$10,414	-3.84%
130	UNITED STATES FIRE INSURANCE CO	0.15%	\$260,973	\$252,324	\$2,363,701	\$1,118,345	443.22%
131	TRAVELERS INDEMNITY COMPANY	0.15%	\$260,682	\$243,176	\$616,464	-\$468,012	-192.46%
132	CONNECTICUT INDEMNITY COMPANY THE	0.15%	\$255,670	\$247,630	\$10,172	\$41,800	16.88%
133	RLI INSURANCE COMPANY	0.15%	\$251,667	\$157,263	\$3,615	\$37,163	23.63%
134	CITIZENS INSURANCE COMPANY OF AMERICA	0.15%	\$250,089	\$227,924	\$181,379	-\$268,227	-117.68%
135	ROYAL INDEMNITY COMPANY	0.15%	\$249,036	\$183,254	\$5,725	\$3,407	1.86%
136	TRAVELERS INDEMNITY CO OF AMERICA	0.14%	\$246,792	\$246,908	\$238,135	-\$711,890	-288.32%
137	FARMLAND MUTUAL INSURANCE COMPANY	0.14%	\$246,531	\$272,822	\$195,840	\$1,141,537	418.42%
138	GENESIS INSURANCE COMPANY	0.14%	\$240,905	\$216,492	\$0	\$162,000	74.83%
139	TRANSGUARD INS CO OF AMERICA INC	0.13%	\$223,267	\$117,380	\$5,669	\$47,570	40.53%
140	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.13%	\$221,509	\$226,620	\$50,596	\$115,268	50.86%
141	PHOENIX INSURANCE COMPANY THE	0.13%	\$219,556	\$283,369	\$173,526	\$92,890	32.78%
142	CREDIT GENERAL INS CO	0.13%	\$218,612	\$216,096	\$14,768	\$72,508	33.55%
143	PROPERTY & CASUALTY INS CO OF HARTFORD	0.12%	\$213,249	\$117,723	\$10,038	\$53,480	45.43%
144	AMERICAN INSURANCE COMPANY THE	0.12%	\$211,626	\$213,826	\$1,177,828	\$596,673	279.05%
145	TWIN CITY FIRE INS CO	0.12%	\$202,781	\$204,732	\$62,253	\$28,627	13.98%
146	TITAN INDEMNITY COMPANY	0.12%	\$197,176	\$190,288	\$42,351	\$288,933	151.84%
147	AMERICAN AND FOREIGN INSURANCE CO	0.11%	\$196,373	\$145,198	\$3,076	\$35,755	24.62%
148	UTICA MUTUAL INSURANCE COMPANY	0.11%	\$185,440	\$74,226	\$34	\$2,906	3.92%
149	WAUSAU BUSINESS INSURANCE COMPANY	0.11%	\$182,458	\$212,500	\$118,318	\$92,605	43.58%
150	INTECON NATIONAL INSURANCE COMPANY	0.11%	\$181,250	\$201,820	\$18,483	\$101,428	50.26%
151	NORTHWESTERN NATIONAL CASUALTY CO	0.10%	\$178,586	\$178,788	\$120,157	\$30,557	17.09%
152	MARYLAND CASUALTY COMPANY	0.10%	\$176,272	\$141,296	\$48,960	\$53,200	37.65%
153	NATIONAL CASUALTY COMPANY	0.10%	\$175,438	\$188,457	\$380,410	-\$83,530	-44.22%
154	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.10%	\$171,218	\$177,018	\$39,121	\$42,545	24.03%
155	RELANCE NATIONAL INSURANCE COMPANY	0.09%	\$161,780	\$150,121	\$0	\$73,448	48.93%
156	ARCONAUT GREAT CENTRAL INSURANCE CO	0.09%	\$153,815	\$150,774	\$23,087	\$6,512	4.32%
157	AMERICAN NATIONAL FIRE INSURANCE CO	0.09%	\$152,382	\$121,887	\$21,451	\$92,036	75.51%
158	FIDELITY & GUARANTY INS UNDERWRITERS	0.08%	\$144,509	\$406,955	\$248,423	\$134,788	33.12%
159	BROTHERHOOD MUTUAL INSURANCE CO	0.08%	\$144,089	\$136,642	\$69,698	\$379,922	278.04%
160	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$135,823	\$153,290	\$149,940	\$39,839	25.99%
161	NATIONAL FIRE INS CO OF HARTFORD	0.08%	\$130,526	\$81,458	\$40,300	\$31,653	38.86%
162	CHARTER OAK FIRE INSURANCE CO THE	0.07%	\$123,581	\$106,710	\$24,524	\$130,639	122.42%
163	MILLERS MUTUAL INSURANCE ASSOCIATION	0.07%	\$120,043	\$117,218	\$244,353	\$24,742	21.11%
164	AMERICAN MODERN HOME INSURANCE CO	0.07%	\$116,901	\$106,697	\$16,532	-\$43,485	-40.76%
165	NORTHERN ASSURANCE CO OF AMERICA	0.07%	\$114,613	\$120,163	\$13,500	-\$6,625	-5.51%
166	LEGION INSURANCE COMPANY	0.07%	\$113,678	\$119,219	\$254,016	-\$470,309	-394.49%
167	SOUTHERN INSURANCE COMPANY	0.07%	\$111,887	\$74,083	\$281	\$7,915	10.68%
168	MID-CONTINENT CASUALTY COMPANY	0.07%	\$111,518	\$84,903	\$22,163	\$27,917	32.88%
169	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$109,421	\$97,029	\$40,616	\$74,959	77.25%
170	LUMBERMENS MUTUAL CASUALTY CO	0.06%	\$100,706	\$702,759	\$480,602	\$2,023,813	287.98%
171	COLORADO CASUALTY INSURANCE COMPANY	0.06%	\$96,840	\$109,668	\$62,550	\$79,445	72.44%
172	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$95,718	\$111,969	\$1,001,937	-\$87,588	-78.23%
173	FLORISTS MUTUAL INSURANCE COMPANY	0.05%	\$88,513	\$65,509	\$187,028	\$99,532	151.94%
174	AGRICULTURAL INSURANCE COMPANY	0.04%	\$76,431	\$73,703	\$11,559	\$74,823	101.52%
175	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.04%	\$75,095	\$104,894	\$1,436,204	\$1,170,810	1116.18%
176	NONPROFITS INS ASSN AN INTERINS EXCH	0.04%	\$70,462	\$49,729	\$3,607	\$28,584	57.48%
177	MUTUAL SERVICE CASUALTY INSURANCE CO	0.04%	\$65,173	\$100,954	\$161,999	\$115,014	113.93%
178	NN INSURANCE COMPANY	0.04%	\$62,973	\$47,730	\$1,974	\$5,020	10.52%
179	AMERICAN ALLIANCE INSURANCE COMPANY	0.04%	\$62,591	\$26,473	\$28,482	-\$46,037	-173.90%
180	WINDSOR INSURANCE COMPANY	0.04%	\$61,670	\$52,000	\$4,750	\$12,039	23.15%
181	CUMIS INSURANCE SOCIETY INC	0.03%	\$59,669	\$57,961	\$32	-\$4,150	-7.16%
182	MASSACHUSETTS BAY INS CO	0.03%	\$59,553	\$64,639	\$245,000	-\$145,429	-224.99%
183	GRAIN DEALERS MUTUAL INSURANCE CO	0.03%	\$59,531	\$61,141	\$46,772	\$1,524	2.17%
184	SUMITOMO MARINE & FIRE INS CO LTD	0.03%	\$58,310	\$57,359	\$1,936	-\$78,050	-136.07%
185	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$54,922	\$48,410	\$21,370	\$36,531	75.05%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	SAFECO INSURANCE CO OF AMERICA	0.03%	\$51,711	\$56,383	\$9,518	\$61,908	109.80%
187	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$50,298	\$43,250	\$7,100	-\$16,621	-38.43%
188	GREENWICH INSURANCE COMPANY	0.03%	\$49,420	\$36,936	\$10,815	\$95,466	258.46%
189	T H E INSURANCE COMPANY	0.03%	\$48,829	\$41,521	\$2,359	\$4,155	10.01%
190	SAFEGUARD INSURANCE COMPANY	0.03%	\$48,089	\$45,277	\$5,000	\$24,047	53.11%
191	NATIONAL INTERSTATE INSURANCE COMPANY	0.03%	\$47,105	\$47,160	\$0	\$0	0.00%
192	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.03%	\$46,881	\$5,047	\$0	\$607	12.03%
193	MARKEL INSURANCE COMPANY	0.03%	\$44,148	\$51,458	\$1,070	-\$119	-0.23%
194	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02%	\$42,653	\$41,239	\$3,129	\$15,699	38.07%
195	FEDERATED SERVICE INSURANCE COMPANY	0.02%	\$41,255	\$5,157	\$0	\$2,255	43.73%
196	HAULERS INSURANCE COMPANY INC	0.02%	\$41,056	\$28,622	\$2,056	\$106,276	371.31%
197	MINNESOTA FIRE AND CASUALTY COMPANY	0.02%	\$40,878	\$51,247	\$49,456	\$51,203	99.91%
198	REPUBLIC WESTERN INS CO	0.02%	\$39,936	\$44,218	\$55,384	\$33,449	75.65%
199	FAIRMONT INSURANCE COMPANY	0.02%	\$39,604	\$32,492	\$1,897	\$10,487	32.28%
200	LM INSURANCE CORPORATION	0.02%	\$36,910	\$24,600	\$0	\$12,099	49.18%
201	HANOVER INSURANCE COMPANY THE	0.02%	\$35,388	\$39,599	\$7,800	\$48,182	121.67%
202	TIG INDEMNITY COMPANY	0.02%	\$35,164	\$29,613	\$10,433	\$60,834	205.43%
203	FARMERS AND MERCHANTS INSURANCE CO	0.02%	\$35,078	\$45,767	\$5,452	\$14,630	31.97%
204	NATIONAL FARMERS UNION STANDARD INS CO	0.02%	\$34,733	\$34,097	\$1,460	\$4,745	13.92%
205	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$33,616	\$42,297	\$0	-\$10,904	-25.78%
206	HARTFORD UNDERWRITERS INSURANCE CO	0.02%	\$32,961	\$17,398	\$0	\$0	0.00%
207	INTERSTATE INDEMNITY COMPANY	0.02%	\$26,800	\$17,779	\$0	\$11,735	66.00%
208	GLOBE INDEMNITY COMPANY	0.01%	\$24,393	\$32,475	\$0	-\$3,014	-9.28%
209	ATLANTIC INSURANCE COMPANY	0.01%	\$24,231	\$22,009	\$11,551	\$60,051	272.85%
210	HIGHLANDS INSURANCE COMPANY	0.01%	\$23,891	\$25,393	\$0	-\$23,135	-91.11%
211	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$22,779	\$6,114	\$467	\$4,190	68.53%
212	NORTH AMERICAN SPECIALTY INS CO	0.01%	\$22,581	\$23,018	\$1,618	-\$41,047	-178.33%
213	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$20,965	\$32,471	\$4,847	-\$18,072	-55.66%
214	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$20,960	\$20,033	\$4,040	\$5,628	28.09%
215	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$19,180	\$6,344	\$241,953	-\$44,608	-703.15%
216	GENERAL INSURANCE CO OF AMERICA	0.01%	\$18,459	\$21,609	\$10,699	\$29,054	134.45%
217	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$18,055	\$13,469	\$9,362	\$2,814	20.89%
218	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$17,152	\$13,417	\$0	\$7,500	55.90%
219	ACE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$16,914	\$32,310	\$33,689	\$2,945	9.11%
220	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.01%	\$16,818	\$33,720	\$5,983	-\$2,245	-6.66%
221	INSURANCE CORPORATION OF NEW YORK	0.01%	\$16,513	\$16,513	\$2,134	\$18,059	109.36%
222	COREGIS INSURANCE COMPANY	0.01%	\$13,960	\$114,343	\$50,648	\$62,379	54.55%
223	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$12,963	\$577	\$0	\$200	34.66%
224	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$11,712	\$3,190	\$1,000	\$1,012	31.72%
225	SELECTIVE INSURANCE CO OF S CAROLINA	0.01%	\$10,779	\$2,808	\$0	\$0	0.00%
226	PACIFIC INDEMNITY COMPANY	0.01%	\$9,909	\$11,270	\$0	\$1,108	9.83%
227	VIGILANT INSURANCE COMPANY	0.01%	\$9,261	\$12,264	\$0	\$658	5.37%
228	AMERICAN HARDWARE MUTUAL INS CO	0.01%	\$9,232	\$9,013	\$0	\$3	0.03%
229	ULICO CASUALTY COMPANY	0.00%	\$8,554	\$9,234	\$7,700	\$9,490	102.77%
230	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$8,265	\$1,070	\$0	\$49	4.58%
231	AMERICAN INDEMNITY COMPANY	0.00%	\$8,014	\$10,747	\$887	\$887	8.25%
232	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$7,498	\$16,983	\$4,311	-\$3,123	-18.39%
233	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$6,959	\$6,315	\$0	\$2,234	35.38%
234	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$6,551	\$6,227	\$0	\$1,873	30.08%
235	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$6,178	\$5,862	\$0	-\$1,812	-30.91%
236	WESTFIELD INSURANCE COMPANY	0.00%	\$5,709	\$5,088	\$0	\$469	9.22%
237	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$4,205	\$2,548	\$4	\$333	13.07%
238	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	\$3,423	\$251,511	\$490,206	\$221,194	87.95%
239	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$3,321	\$4,502	\$595	-\$2,800	-62.19%
240	AMERICAN PROTECTION INSURANCE CO	0.00%	\$2,626	\$2,041	\$0	\$0	0.00%
241	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$2,524	\$3,207	\$4,561	-\$2,820	-87.93%
242	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$2,504	\$2,242	\$0	-\$549	-24.49%
243	MOTORS INSURANCE CORPORATION	0.00%	\$2,276	\$2,111	\$525	-\$439	-20.80%
244	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$1,916	\$1,720	\$20,000	\$10,729	623.78%
245	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$1,891	\$1,515	\$0	\$0	0.00%
246	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$1,443	\$2,319	\$0	-\$32	-1.38%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$1,372	\$1,356	\$5	\$10	0.74%
248	CGU INSURANCE COMPANY OF NEW JERSEY	0.00%	\$1,192	\$2,333	\$0	-\$123	-5.27%
249	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$1,000	\$1,000	\$0	-\$11,357	-1135.70%
250	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$962	\$921	\$239	-\$305	-33.12%
251	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$844	\$3,223	\$9	\$318	9.87%
252	OWNERS INSURANCE COMPANY	0.00%	\$806	\$34	\$0	\$132	388.24%
253	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$795	\$805	-\$3	-\$142	-17.64%
254	PENN AMERICA INS CO	0.00%	\$223	\$153	\$0	\$45	29.41%
255	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$220	\$273	\$99	-\$4,690	-1717.95%
256	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$191	\$266	\$139	-\$426	-160.15%
257	LUMBER MUTUAL INSURANCE COMPANY	0.00%	\$181	\$212	\$0	\$0	0.00%
258	NORTHBROOK NATIONAL INS CO	0.00%	\$151	\$1,246	\$5,000	-\$134,087	-10761.40%
259	GEICO INDEMNITY COMPANY	0.00%	\$126	\$164	\$25	-\$21	-12.80%
260	CLARENDON NATIONAL INS CO	0.00%	\$100	\$54	\$3	\$18	33.33%
261	K-M INSURANCE COMPANY	0.00%	\$99	\$99	\$0	\$0	0.00%
262	GEICO GENERAL INS CO	0.00%	\$18	\$18	\$4	-\$10	-55.56%
263	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$18	\$19	\$35	-\$8,856	-46610.53%
264	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$1,054	N/A
265	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$256	N/A
266	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$56,250	\$17,307	N/A
267	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$42,548	\$221,040	N/A
268	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$191,943	N/A
269	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
270	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	-\$13,491	\$4,300	\$396,745	-2940.81%
271	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,931	N/A
272	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
273	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$7,113	N/A
274	FIRST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$414,740	\$416,285	N/A
275	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$18	-\$28	N/A
276	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$80	\$0	\$0	0.00%
277	MIC PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$60,000	\$13,397	N/A
278	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$11,667	-\$26,333	N/A
279	MIDLAND RISK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
280	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$79	N/A
281	NATIONAL CONTINENTAL INS CO	0.00%	\$0	\$0	-\$2,209	-\$149,988	N/A
282	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$26,341	N/A
283	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$29	\$0	-\$1,145	-3948.28%
284	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$3,574	\$668,358	\$374,718	10484.56%
285	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$83,570	N/A
286	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$233,548	\$163,087	N/A
287	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,048	N/A
288	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,947	N/A
289	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$3,755	\$16,110	N/A
290	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$251,526	\$199,133	N/A
291	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$610,824	-\$9,987	N/A
292	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$92	N/A
293	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$5,000	-\$3,738	N/A
294	UNITED STATES LIABILITY INSURANCE CO	0.00%	\$0	\$0	\$0	\$2,100	N/A
295	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	\$3,729	N/A
296	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$45	N/A
297	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$299	-\$196	\$2,553	-\$6,559	3346.43%
298	FIREMANS FUND INS CO OF WISCONSIN	0.00%	-\$823	\$773	\$15,000	-\$15,182	-1964.04%
299	TRI STATE INSURANCE COMPANY	0.00%	-\$1,231	\$5,072	\$374,953	-\$393,713	-7762.48%
300	EVEREST NATIONAL INSURANCE COMPANY	0.00%	-\$1,655	-\$186	\$0	-\$74	39.78%
301	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	-\$1,974	-\$7,161	\$0	\$15,584	-217.62%
302	FIDELITY AND CASUALTY CO OF NY	0.00%	-\$4,553	-\$6,150	\$2,442	-\$27,044	439.74%
303	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	-\$7,793	\$27,134	\$51,034	-\$26,704	-98.42%
304	TRAVELERS CASUALTY AND SURETY CO	-0.01%	-\$12,124	-\$57,477	\$123,444	-\$335,061	582.95%
305	ASSOCIATED INDEMNITY CORPORATION	-0.01%	-\$15,324	-\$17,870	-\$18,900	-\$11,406	63.83%
306	SPECIALTY NATIONAL INSURANCE COMPANY	-0.02%	-\$36,768	\$349,686	\$2,423,890	\$769,660	220.10%
307	INSURANCE COMPANY OF NORTH AMERICA	-0.04%	-\$72,074	-\$116,373	-\$3,015	-\$91,991	79.05%
308	NOBEL INSURANCE COMPANY	-0.05%	-\$85,447	\$160,295	\$161,160	-\$248,720	-155.16%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	NATIONAL UNION FIRE INS CO OF PITTSBURG	-0.34%	-\$585,662	-\$587,044	-\$56,654	\$1,625,665	-276.92%
	TOTAL	100.00%	\$171,223,989	\$173,894,056	\$137,946,427	\$126,443,689	72.71%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN STATES INSURANCE COMPANY	13.91%	\$7,671,923	\$7,462,449	\$1,941,812	\$1,730,397	23.19%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	5.57%	\$3,074,609	\$3,114,356	\$1,915,726	\$1,868,589	60.00%
3	AMERICAN ECONOMY INSURANCE COMPANY	5.31%	\$2,930,010	\$2,768,122	\$1,068,748	\$794,082	28.69%
4	LIBERTY MUTUAL FIRE INSURANCE CO	3.50%	\$1,928,098	\$1,975,827	\$1,806,998	\$1,613,089	81.64%
5	TRAVELERS INDEMNITY CO OF ILLINOIS	3.27%	\$1,801,963	\$1,705,205	\$1,388,758	\$1,456,899	85.44%
6	NATIONAL CASUALTY COMPANY	3.08%	\$1,699,134	\$1,716,910	\$2,021,769	\$2,862,976	166.75%
7	AMERICAN FAMILY MUTUAL INS CO	2.91%	\$1,602,383	\$1,623,527	\$1,085,190	\$1,105,765	68.11%
8	NORHLAND INSURANCE COMPANY	2.81%	\$1,548,978	\$1,587,937	\$1,227,050	\$1,572,576	99.03%
9	VANLINER INSURANCE COMPANY	2.46%	\$1,356,261	\$1,376,767	\$1,354,163	\$917,613	66.65%
10	RELIAANCE NATIONAL INDEMNITY COMPANY	2.40%	\$1,324,367	\$2,944,666	\$1,436,522	\$903,749	30.69%
11	TRANSCONTINENTAL INSURANCE COMPANY	2.36%	\$1,304,087	\$1,548,463	\$1,324,230	\$1,634,841	105.58%
12	TRANSPORTATION INSURANCE COMPANY	2.20%	\$1,213,925	\$1,359,775	\$724,089	\$1,891,717	139.12%
13	UNITED FIRE AND CASUALTY COMPANY	1.99%	\$1,095,228	\$955,795	\$578,605	\$611,257	63.95%
14	HARTFORD FIRE INSURANCE COMPANY	1.88%	\$1,038,733	\$1,068,952	\$590,810	\$358,489	33.54%
15	EVERGREEN NATIONAL INDEMNITY COMPANY	1.65%	\$911,926	\$850,695	\$666,162	\$1,136,106	133.55%
16	AUTO OWNERS INSURANCE CO MUTUAL	1.65%	\$909,569	\$892,916	\$573,157	\$537,061	60.15%
17	FEDERAL INSURANCE COMPANY	1.57%	\$867,923	\$812,786	\$227,620	\$255,299	31.41%
18	EMPIRE FIRE AND MARINE INSURANCE CO	1.53%	\$844,739	\$783,909	\$352,178	\$410,398	52.35%
19	AMERICAN HOME ASSURANCE COMPANY	1.42%	\$781,874	-\$121,660	-\$69,951	-\$22,322	18.35%
20	RELIAANCE INSURANCE COMPANY	1.36%	\$750,925	\$634,056	\$390,389	\$408,326	64.40%
21	CONTINENTAL CASUALTY COMPANY	1.28%	\$703,493	\$470,617	\$399,550	-\$565,586	-120.18%
22	CHRYSLER INSURANCE COMPANY	1.20%	\$659,813	\$613,295	\$323,388	-\$2,614,945	-426.38%
23	AMERICAN RELIABLE INSURANCE COMPANY	1.11%	\$613,813	\$607,786	\$143,148	\$935,924	153.99%
24	ALLSTATE INSURANCE COMPANY	1.02%	\$562,015	\$540,686	\$509,028	\$529,724	97.97%
25	REDLAND INSURANCE COMPANY	1.02%	\$561,832	\$590,250	\$700,409	\$1,078,199	182.67%
26	JOHN DEERE INSURANCE COMPANY	1.01%	\$557,891	\$569,034	\$418,480	\$528,708	92.91%
27	TRUMBULL INSURANCE COMPANY	0.99%	\$546,386	\$316,307	\$35,137	\$194,731	61.56%
28	PROGRESSIVE NORTHWESTERN INS CO	0.91%	\$502,023	\$488,278	\$332,101	\$319,364	65.41%
29	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.88%	\$486,220	\$473,840	\$2,563,239	-\$1,665,443	-351.48%
30	NATIONAL INDEMNITY COMPANY	0.80%	\$439,181	\$411,902	\$96,384	\$106,229	25.79%
31	GENERAL CASUALTY CO OF WISCONSIN	0.79%	\$433,699	\$397,574	\$248,526	\$212,285	53.40%
32	INSURANCE COMPANY OF THE WEST	0.76%	\$421,375	\$132,764	\$0	-\$14,179	-10.68%
33	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.76%	\$419,129	\$368,869	\$78,006	\$108,519	29.42%
34	SHELTER GENERAL INS CO	0.74%	\$409,581	\$411,903	\$297,647	\$240,241	58.32%
35	CAMERON MUTUAL INSURANCE COMPANY	0.73%	\$405,159	\$416,986	\$270,990	\$292,944	70.25%
36	HARTFORD CASUALTY INS CO	0.73%	\$401,065	\$614,286	\$331,538	\$441,895	71.94%
37	LUMBER MUTUAL INSURANCE COMPANY	0.73%	\$400,108	\$366,944	\$98,795	-\$355,606	-96.91%
38	INSURANCE CO OF THE STATE OF PA	0.71%	\$390,309	\$219,540	\$314,362	\$397,876	181.23%
39	CANAL INSURANCE COMPANY	0.68%	\$374,354	\$343,726	\$112,269	\$115,619	33.64%
40	HARCO NATIONAL INSURANCE COMPANY	0.66%	\$365,777	\$369,318	\$493,130	\$406,310	110.02%
41	NEW HAMPSHIRE INSURANCE COMPANY	0.63%	\$347,165	\$355,776	\$184,014	\$197,676	55.56%
42	VALLEY FORCE INSURANCE COMPANY	0.59%	\$326,122	\$231,893	\$102,400	\$141,177	60.88%
43	GUARANTY NATIONAL INSURANCE COMPANY	0.58%	\$319,971	\$441,012	\$194,243	\$229,656	52.07%
44	GATEWAY INSURANCE COMPANY	0.55%	\$304,506	\$289,034	\$130,484	\$123,486	42.72%
45	SACAMORE INSURANCE COMPANY	0.52%	\$288,259	\$276,153	\$30,211	\$525,492	190.29%
46	OCCIDENTAL FIRE & CAS CO OF NC	0.49%	\$268,182	\$251,499	\$131,636	\$220,916	87.84%
47	SHELTER MUTUAL INSURANCE CO	0.47%	\$259,240	\$262,064	\$143,298	-\$6,283	-2.40%
48	COLUMBIA MUTUAL INSURANCE CO	0.47%	\$257,584	\$239,719	\$102,604	\$175,506	73.21%
49	NORTHFIELD INSURANCE COMPANY	0.46%	\$255,782	\$226,409	\$116,381	\$133,330	58.89%
50	STATE FARM FIRE AND CASUALTY CO	0.46%	\$253,497	\$261,918	\$167,847	\$161,062	61.49%
51	AMERICAN CASUALTY CO OF READING PA	0.45%	\$247,634	\$185,503	\$134,836	\$195,052	105.15%
52	ELECTRIC INSURANCE COMPANY	0.45%	\$245,962	\$246,021	\$28,449	\$5,690	2.31%
53	REGENT INSURANCE COMPANY	0.43%	\$239,327	\$223,055	\$181,960	\$201,662	90.41%
54	AMERICAN MOTORISTS INSURANCE CO	0.43%	\$238,960	\$304,085	\$204,668	\$186,806	61.43%
55	PROPERTY & CASUALTY INS CO OF HARTFORD	0.43%	\$237,998	\$148,261	\$10,261	\$54,663	36.87%
56	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.42%	\$232,677	\$200,873	\$43,633	\$89,084	44.35%
57	NATIONAL AMERICAN INSURANCE COMPANY	0.40%	\$220,142	\$164,028	\$74,154	\$72,874	44.43%
58	TWIN CITY FIRE INS CO	0.39%	\$215,928	\$201,795	\$63,632	\$29,262	14.50%
59	LIBERTY INSURANCE CORPORATION	0.39%	\$215,017	\$305,502	\$341,744	\$291,380	95.38%
60	AMERICAN MANUFACTURERS MUTUAL INS CO	0.37%	\$204,666	\$219,822	\$214,273	\$166,509	75.75%
61	ALLSTATE INDEMNITY COMPANY	0.35%	\$194,610	\$165,653	\$127,387	\$145,997	88.13%
62	GREAT NORTHERN INSURANCE COMPANY	0.35%	\$193,831	\$208,327	\$136,307	\$151,890	72.91%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	ASSOCIATES INSURANCE COMPANY	0.35%	\$193,383	\$87,675	\$32,556	\$143,445	163.61%
64	SECURA INSURANCE A MUTUAL COMPANY	0.34%	\$189,678	\$216,337	\$164,706	\$157,711	72.90%
65	SENTRY INSURANCE A MUTUAL COMPANY	0.33%	\$179,914	\$184,080	\$37,281	\$28,761	15.62%
66	PACIFIC EMPLOYERS INSURANCE COMPANY	0.33%	\$179,302	\$72,754	\$8,448	\$105,776	145.39%
67	PHOENIX INSURANCE COMPANY THE	0.30%	\$165,546	\$184,943	\$179,989	\$168,374	91.04%
68	AMERICAN ALTERNATIVE INS CORP	0.30%	\$164,240	\$172,999	\$42,550	\$50,428	29.15%
69	TRAVELERS INDEMNITY CO OF AMERICA	0.30%	\$163,521	\$163,565	\$49,246	\$55,082	33.68%
70	ROYAL INSURANCE COMPANY OF AMERICA	0.28%	\$154,292	\$138,469	\$117,671	\$91,524	66.10%
71	TRAVELERS INDEMNITY COMPANY	0.27%	\$147,746	\$206,489	\$89,371	-\$26,546	-12.86%
72	UNITED PACIFIC INSURANCE COMPANY	0.27%	\$146,885	\$187,063	\$155,087	\$177,172	94.71%
73	PENN AMERICA INS CO	0.26%	\$142,108	\$110,863	\$67,948	\$125,610	113.30%
74	SCOTTSDALE INDEMNITY COMPANY	0.26%	\$141,494	\$120,709	\$25,093	\$185,622	153.78%
75	UNITED STATES FIRE INSURANCE CO	0.24%	\$130,184	\$172,111	\$60,855	\$38,720	22.50%
76	OLD REPUBLIC INSURANCE COMPANY	0.23%	\$127,512	\$135,475	\$14,398	-\$9,718	-7.17%
77	ZURICH AMERICAN INSURANCE COMPANY	0.23%	\$127,358	\$118,276	\$132,025	\$187,037	158.14%
78	SAFECO INSURANCE CO OF AMERICA	0.23%	\$124,460	\$143,916	\$251,901	\$229,316	159.34%
79	COMMERCE AND INDUSTRY INSURANCE CO	0.22%	\$122,308	\$190,298	\$62,726	\$291,462	153.16%
80	SOUTHERN INSURANCE COMPANY	0.20%	\$111,887	\$74,083	\$281	\$7,915	10.68%
81	AMERICAN AND FOREIGN INSURANCE CO	0.18%	\$101,332	\$74,438	\$19,074	\$30,464	40.93%
82	LIBERTY MUTUAL INSURANCE COMPANY	0.18%	\$97,112	\$11,568	-\$2,766	-\$44,870	-387.88%
83	CHURCH MUTUAL INSURANCE COMPANY	0.18%	\$97,085	\$89,524	\$24,072	\$36,880	41.20%
84	CHARTER OAK FIRE INSURANCE CO THE	0.17%	\$93,875	\$78,046	\$24,719	\$30,025	38.47%
85	CITIZENS INSURANCE COMPANY OF AMERICA	0.17%	\$92,072	\$83,932	\$26,780	\$57,207	68.16%
86	INTECON NATIONAL INSURANCE COMPANY	0.17%	\$91,169	\$101,514	\$20,459	\$112,273	110.60%
87	AMCO INSURANCE COMPANY	0.16%	\$91,002	\$70,762	\$134,556	\$88,323	124.82%
88	NATIONAL FIRE INS CO OF HARTFORD	0.16%	\$89,485	\$57,114	\$16,478	-\$1,013	-1.77%
89	TIC INSURANCE COMPANY	0.16%	\$88,793	\$69,688	\$208,962	\$266,815	382.87%
90	FEDERATED RURAL ELECTRIC INS CORP	0.16%	\$86,299	\$86,656	\$117,986	\$148,607	171.49%
91	AMERICAN AGRI-BUSINESS INS CO	0.15%	\$82,457	\$42,170	\$27,934	\$31,684	75.13%
92	MILLERS MUTUAL INSURANCE ASSOCIATION	0.14%	\$79,722	\$72,452	\$73,970	\$83,393	115.10%
93	LEGION INSURANCE COMPANY	0.14%	\$75,785	\$79,479	\$125,661	-\$112,199	-141.17%
94	LANCER INSURANCE COMPANY	0.14%	\$75,231	\$59,324	\$59,416	\$80,911	136.39%
95	GENERAL INSURANCE CO OF AMERICA	0.13%	\$73,828	\$86,430	\$42,797	\$116,198	134.44%
96	ROYAL INDEMNITY COMPANY	0.13%	\$71,518	\$63,744	\$22,194	\$17,834	27.98%
97	WESTPORT INSURANCE CORPORATION	0.13%	\$70,223	\$28,381	\$2,027	\$17,109	60.28%
98	RELiance NATIONAL INSURANCE COMPANY	0.13%	\$69,334	\$64,341	\$0	\$31,699	49.27%
99	ILLINOIS NATIONAL INSURANCE COMPANY	0.12%	\$66,737	\$31,282	\$36,039	\$259,319	828.97%
100	SECURITY NATIONAL INSURANCE COMPANY	0.11%	\$58,919	\$52,246	\$25,696	\$47,423	90.77%
101	NORTH RIVER INSURANCE COMPANY THE	0.10%	\$56,519	\$201,618	\$341,801	\$373,842	185.42%
102	T H E INSURANCE COMPANY	0.09%	\$48,830	\$41,521	\$2,360	\$4,156	10.01%
103	FLORISTS MUTUAL INSURANCE COMPANY	0.09%	\$47,248	\$31,038	\$11,906	\$22,476	72.41%
104	LUMBERMENS MUTUAL CASUALTY CO	0.08%	\$44,170	\$244,854	\$339,234	\$503,389	205.59%
105	HARTFORD UNDERWRITERS INSURANCE CO	0.07%	\$39,187	\$22,504	\$4,715	\$4,088	18.17%
106	WESTCHESTER FIRE INSURANCE COMPANY	0.07%	\$38,572	\$21,048	\$18,431	\$8,714	41.40%
107	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.07%	\$38,004	\$32,818	\$5,993	\$10,245	31.22%
108	GRANITE STATE INSURANCE COMPANY	0.06%	\$32,713	\$68,059	\$53,456	\$182,422	268.04%
109	OAK RIVER INSURANCE COMPANY	0.06%	\$31,252	\$31,461	\$891	-\$17,183	-54.62%
110	CREDIT GENERAL INS CO	0.06%	\$30,863	\$30,508	\$2,085	\$10,236	33.55%
111	WINDSOR INSURANCE COMPANY	0.06%	\$30,515	\$25,558	\$46,874	\$45,117	176.53%
112	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.05%	\$29,957	\$26,406	\$23,454	\$39,876	151.01%
113	SAVERS PROPERTY & CASUALTY INS CO	0.05%	\$29,877	\$27,411	\$50,640	\$39,456	143.94%
114	REPUBLIC WESTERN INS CO	0.05%	\$26,624	\$29,479	\$36,923	\$22,300	75.65%
115	TRI STATE INSURANCE CO OF MINNESOTA	0.04%	\$24,420	\$23,831	\$4,854	\$7,001	29.38%
116	HAULERS INSURANCE COMPANY INC	0.04%	\$23,569	\$16,431	\$1,180	\$61,010	371.31%
117	YASUDA FIRE & MARINE INS CO OF AMER TH	0.04%	\$22,967	\$22,205	\$1,685	\$8,454	38.07%
118	SAFEGUARD INSURANCE COMPANY	0.04%	\$21,656	\$21,586	\$8,604	\$26,511	122.82%
119	MASSACHUSETTS BAY INS CO	0.04%	\$21,522	\$23,372	-\$6,621	-\$17,364	-74.29%
120	LUMBERMENS UNDERWRITING ALLIANCE	0.04%	\$21,258	\$16,497	\$0	\$1,869	11.33%
121	MINNESOTA FIRE AND CASUALTY COMPANY	0.04%	\$20,439	\$25,623	\$0	\$0	0.00%
122	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.04%	\$20,086	\$2,162	\$0	\$216	9.99%
123	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$18,451	\$14,746	\$9,570	\$2,875	19.50%
124	COLORADO CASUALTY INSURANCE COMPANY	0.03%	\$17,607	\$19,940	\$11,373	\$14,445	72.44%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	MUTUAL SERVICE CASUALTY INSURANCE CO	0.03%	\$16,047	\$36,933	\$4,192	-\$2,152	-5.83%
126	GREAT DIVIDE INSURANCE COMPANY	0.03%	\$14,094	\$19,423	\$99,490	\$152,444	784.86%
127	COLONIAL AMERICAN CASUALTY AND SURETY C	0.02%	\$13,503	\$5,623	\$1,372	\$1,513	41.76%
128	FAIRMONT INSURANCE COMPANY	0.02%	\$13,201	\$10,830	\$632	\$3,495	32.27%
129	HANOVER INSURANCE COMPANY THE	0.02%	\$12,581	\$13,713	\$24,550	\$36,775	268.18%
130	LM INSURANCE CORPORATION	0.02%	\$11,749	\$8,152	\$0	\$0	0.00%
131	TIG INDEMNITY COMPANY	0.02%	\$11,722	\$9,871	\$3,477	\$20,278	205.43%
132	GROCERS INSURANCE COMPANY	0.02%	\$11,696	\$5,291	\$0	\$0	0.00%
133	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$11,433	\$10,927	\$13,617	\$18,953	173.45%
134	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$10,095	\$12,826	\$18,245	-\$11,282	-87.96%
135	SPECIALTY NATIONAL INSURANCE COMPANY	0.02%	\$9,992	\$180,816	\$136,207	\$119,039	65.83%
136	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.02%	\$8,732	\$12,197	\$605,898	\$654,860	5369.03%
137	AMERICAN GUARANTEE & LIABILITY INS CO	0.02%	\$8,613	\$5,145	\$73,116	\$112,825	2192.91%
138	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$7,911	\$8,082	\$0	\$0	0.00%
139	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$7,487	\$7,273	\$7,043	\$6,543	89.96%
140	AMERICAN AUTOMOBILE INSURANCE CO	0.01%	\$7,477	\$7,724	\$1,009,966	\$1,107,798	14342.28%
141	VIGILANT INSURANCE COMPANY	0.01%	\$6,920	\$9,094	\$0	\$3,725	40.96%
142	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$6,599	\$799	\$141	\$220	27.53%
143	PACIFIC INDEMNITY COMPANY	0.01%	\$6,442	\$7,450	\$6,864	\$7,584	101.80%
144	AMERICAN INDEMNITY COMPANY	0.01%	\$6,122	\$8,210	\$678	\$678	8.26%
145	GLOBE INDEMNITY COMPANY	0.01%	\$5,674	\$3,702	\$1,317	\$1,339	36.17%
146	AMERICAN FIRE AND INDEMNITY COMPANY	0.01%	\$5,642	\$12,779	\$3,244	-\$2,350	-18.39%
147	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$4,433	\$4,439	\$2,170	-\$3,145	-70.85%
148	WINTERHUR INTERNATIONAL AMERICA INS CO	0.01%	\$4,367	\$4,151	\$0	\$1,258	30.31%
149	ST PAUL FIRE & MARINE INSURANCE CO	0.01%	\$4,160	\$6,507	\$539,156	\$515,683	7925.05%
150	ULICO CASUALTY COMPANY	0.01%	\$3,665	\$3,956	\$3,300	\$4,067	102.81%
151	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$3,395	\$4,929	\$609	-\$2,861	-58.04%
152	LEADER INSURANCE COMPANY	0.01%	\$3,090	\$27,826	\$42,181	\$48,105	172.88%
153	INTERNATIONAL BUS & MERCANTILE REASSUR	0.01%	\$2,927	\$854	\$103,927	\$103,056	12067.45%
154	BITUMINOUS CASUALTY CORPORATION	0.00%	\$2,675	\$2,634	\$117,756	\$163,299	6199.66%
155	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$1,886	\$1,177	\$3	\$16	1.36%
156	AMERICAN PROTECTION INSURANCE CO	0.00%	\$1,875	\$1,680	\$1,927	\$3,449	205.30%
157	CGU INSURANCE COMPANY	0.00%	\$1,624	\$1,896	\$266,511	\$338,381	17847.10%
158	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$1,404	\$2,978	\$11,542	-\$41,017	-1377.33%
159	MILLERS INSURANCE COMPANY, THE	0.00%	\$967	\$22,833	\$0	\$4,177	18.29%
160	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$929	\$2,430	\$1,209	-\$376	-15.47%
161	AMERISURE INSURANCE COMPANY	0.00%	\$742	\$2,150	\$539,647	\$539,647	25099.86%
162	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$738	\$730	\$2	-\$1	-0.14%
163	CAROLINA CASUALTY INSURANCE COMPANY	0.00%	\$660	\$581	\$9,421	\$3,600	619.62%
164	OWNERS INSURANCE COMPANY	0.00%	\$597	\$25	\$0	\$32	128.00%
165	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$497	\$62	\$0	\$6	9.68%
166	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	\$473	\$1,014	\$190,911	\$194,782	19209.27%
167	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$455	\$642	\$413,282	\$349,294	54407.17%
168	ZURICH AMERICAN INS CO OF ILLINOIS	0.00%	\$400	\$400	\$26,043	\$29,843	7460.75%
169	UNITED SECURITY INSURANCE COMPANY	0.00%	\$255	\$255	\$381,565	\$318,878	125050.20%
170	MOTORS INSURANCE CORPORATION	0.00%	\$185	\$369	\$277	\$192	52.03%
171	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$173	\$7,215	\$273	-\$750,171	-10397.38%
172	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$172	\$720	\$2,542	\$2,340	325.00%
173	TRI STATE INSURANCE COMPANY	0.00%	\$51	\$16	\$3,276	-\$12,083	-75518.75%
174	K-M INSURANCE COMPANY	0.00%	\$43	\$43	\$0	\$0	0.00%
175	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$28	\$28	\$8	-\$16	-57.14%
176	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$24	\$127	\$112	\$57	44.88%
177	CINCINNATI INS CO THE	0.00%	\$19	\$158	-\$3,976	-\$4,210	-2664.56%
178	FARMERS ALLIANCE MUTUAL INS CO	0.00%	\$17	\$12	\$0	\$0	0.00%
179	ARGONAUT INSURANCE COMPANY	0.00%	\$13	\$11	\$3	\$7	63.64%
180	GEICO INDEMNITY COMPANY	0.00%	\$11	\$21	\$16	\$13	61.90%
181	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$62,557	\$2,931	N/A
182	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$17,387	\$18,909	N/A
183	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$898	N/A
184	ALLIANZ INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
185	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$5,773	\$5,203	N/A
187	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$0	\$0	\$15,852	-\$1,933	N/A
188	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$300	N/A
189	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$1,102	\$1,102	N/A
190	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$200	N/A
191	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$9,391	-\$7,991	N/A
192	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$126,349	\$143,021	N/A
193	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$190,602	\$205,737	N/A
194	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$244,920	\$200,113	N/A
195	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$162	N/A
196	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$5,272	\$7,480	N/A
197	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	-\$78	N/A
198	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$160,103	\$191,520	N/A
199	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$0	\$1,184	\$275,367	\$278,478	23520.10%
200	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$0	\$2,880	\$41,161	\$57,461	1300.73%
201	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$965	\$5,164	N/A
202	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,344	N/A
203	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$383,171	\$375,951	N/A
204	EMPLOYERS MUTUAL CASUALTY COMPANY	0.00%	\$0	\$0	\$1,143,600	\$1,708,666	N/A
205	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$10,009	\$6,879	N/A
206	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$1,023	-\$22,257	N/A
207	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,483,320	\$1,311,560	N/A
208	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$60,249	\$27,397	N/A
209	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$380,466	\$274,500	N/A
210	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$0	\$165	\$213,906	\$183,028	110926.06%
211	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$5,809	\$5,380	N/A
212	FIRST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,747	N/A
213	GAN NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$17,500	-\$37,053	N/A
214	GEICO GENERAL INS CO	0.00%	\$0	\$6	\$2	\$1	16.67%
215	GENERAL ACCIDENT INSURANCE COMPANY	0.00%	\$0	\$0	\$343,074	\$293,184	N/A
216	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$9	\$8	\$4	44.44%
217	GUIDEONE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$81,394	\$100,316	N/A
218	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$245,332	\$245,332	N/A
219	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$207,391	\$210,211	N/A
220	NATIONAL CONTINENTAL INS CO	0.00%	\$0	\$0	\$0	-\$2,563	N/A
221	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$109,576	\$47,818	N/A
222	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$420	N/A
223	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,146	N/A
224	NN INSURANCE COMPANY	0.00%	\$0	\$0	\$11,804	\$11,804	N/A
225	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$9	\$0	-\$495	-5500.00%
226	NORTHBROOK NATIONAL INS CO	0.00%	\$0	\$780	\$0	-\$3,156	-404.62%
227	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$36,056	\$36,056	N/A
228	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	-\$434	\$174,419	\$221,082	-50940.55%
229	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$238,340	\$226,589	N/A
230	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$1,672	\$6,684	-\$7,197	-430.44%
231	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$0	\$207,121	\$199,716	N/A
232	RANGER INSURANCE COMPANY	0.00%	\$0	\$0	\$142,334	\$192,253	N/A
233	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$156,128	\$194,596	N/A
234	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$588,537	\$591,211	N/A
235	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$144,318	\$90,491	N/A
236	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$33	N/A
237	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	\$0	\$0	\$48,197	\$50,196	N/A
238	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$8,766	-\$18,148	N/A
239	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$29,336	N/A
240	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$131	N/A
241	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$795	-\$1,863	N/A
242	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$627,565	\$579,394	N/A
243	VALIANT INS CO	0.00%	\$0	\$0	\$142,538	\$179,512	N/A
244	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$59,179	\$36,180	N/A
245	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$145,030	\$113,066	N/A
246	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$419,584	\$410,546	N/A

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	-\$302	-\$604	N/A
248	AMERICAN INSURANCE COMPANY THE	0.00%	-\$32	-\$32	\$44,312	\$20,597	-64365.63%
249	UTICA MUTUAL INSURANCE COMPANY	0.00%	-\$34	-\$14	\$6,433	\$9,666	-69042.86%
250	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	-\$151	-\$60	\$5	-\$63	105.00%
251	GAN NORTH AMERICAN INSURANCE CO	0.00%	-\$169	-\$169	\$66,044	-\$128,438	75998.82%
252	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$176	-\$132	-\$55	\$618	-468.18%
253	BITUMINOUS FIRE AND MARINE INS CO	0.00%	-\$194	-\$203	\$106,330	\$115,539	-56915.76%
254	GREAT WEST CASUALTY COMPANY	0.00%	-\$283	-\$283	\$2,480,863	\$2,345,900	-828939.93%
255	GREAT AMERICAN INSURANCE COMPANY	0.00%	-\$311	-\$129	-\$5	-\$140	108.53%
256	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	-\$441	\$23,511	\$13,453	-\$14,771	-62.83%
257	NORTHWESTERN NATIONAL CASUALTY CO	0.00%	-\$688	-\$688	\$56,339	\$74,964	-10895.93%
258	EVEREST NATIONAL INSURANCE COMPANY	0.00%	-\$801	\$157,174	\$74,486	\$61,058	38.85%
259	UNIVERSAL UNDERWRITERS INS CO	0.00%	-\$862	-\$862	\$547,104	\$315,514	-36602.55%
260	MARYLAND CASUALTY COMPANY	0.00%	-\$901	-\$901	\$31,883	\$42,810	-4751.39%
261	UNITED STATES FIDELITY & GUARANTY CO	0.00%	-\$973	\$1,486	\$334,321	\$209,676	14110.09%
262	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	-\$978	-\$787	\$32,489	\$9,529	-1210.80%
263	FARMERS INSURANCE EXCHANGE	0.00%	-\$1,646	\$1,175	\$659,455	\$651,216	55422.64%
264	FIDELITY AND CASUALTY CO OF NY	0.00%	-\$2,188	-\$2,188	-\$696	-\$772	35.28%
265	FIREMANS FUND INSURANCE COMPANY	-0.02%	-\$8,754	-\$5,992	\$208,247	\$196,683	-3282.43%
266	VESTA FIRE INSURANCE CORP	-0.04%	-\$19,814	-\$6,839	\$5,289	-\$14,979	219.02%
267	NOBEL INSURANCE COMPANY	-0.07%	-\$36,550	\$68,567	\$69,069	-\$106,594	-155.46%
TOTAL		100.00%	\$55,157,776	\$54,934,266	\$53,082,218	\$47,592,776	86.64%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	14.99%	\$772,198	\$779,648	\$221,161	\$238,127	30.54%
2	AMERICAN STATES INSURANCE COMPANY	5.50%	\$283,486	\$270,171	\$61,610	\$56,007	20.73%
3	TRAVELERS INDEMNITY CO OF ILLINOIS	4.35%	\$224,046	\$203,591	\$18,029	\$17,040	8.37%
4	CINCINNATI INS CO THE	3.52%	\$181,123	\$175,713	\$15,238	\$36,334	20.68%
5	HARTFORD FIRE INSURANCE COMPANY	3.01%	\$155,135	\$159,649	\$13,680	\$7,197	4.51%
6	AMERICAN ECONOMY INSURANCE COMPANY	2.82%	\$145,463	\$137,017	\$43,733	\$43,269	31.58%
7	UNIVERSAL UNDERWRITERS INS CO	2.48%	\$127,850	\$148,167	\$75,130	\$66,975	45.20%
8	CHRYSLER INSURANCE COMPANY	2.15%	\$110,583	\$102,787	\$54,199	-\$438,259	-426.38%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.08%	\$107,237	\$95,457	\$14,207	\$20,974	21.97%
10	CONTINENTAL WESTERN INSURANCE CO	2.03%	\$104,493	\$101,170	\$8,606	\$50,239	49.66%
11	CAMERON MUTUAL INSURANCE COMPANY	1.93%	\$99,482	\$102,023	\$35,319	\$34,222	33.54%
12	FEDERATED MUTUAL INSURANCE COMPANY	1.92%	\$98,726	\$104,320	\$17,812	-\$32,278	-30.94%
13	SHELTER MUTUAL INSURANCE CO	1.84%	\$94,890	\$96,509	\$25,341	-\$1,112	-1.15%
14	TRUMBULL INSURANCE COMPANY	1.58%	\$81,603	\$47,241	\$5,248	\$29,083	61.56%
15	BROTHERHOOD MUTUAL INSURANCE CO	1.54%	\$79,157	\$75,025	\$7,121	\$23,265	31.01%
16	LIBERTY MUTUAL FIRE INSURANCE CO	1.53%	\$78,760	\$81,403	\$5,000	\$5,957	7.32%
17	AMERICAN FAMILY MUTUAL INS CO	1.51%	\$77,703	\$79,619	\$41,438	\$51,186	64.29%
18	UNITED FIRE AND CASUALTY COMPANY	1.44%	\$74,261	\$66,044	\$30,023	\$23,290	35.26%
19	AUTO OWNERS INSURANCE CO MUTUAL	1.41%	\$72,616	\$70,825	\$42,772	\$45,364	64.05%
20	ZURICH AMERICAN INSURANCE COMPANY	1.36%	\$69,835	\$60,303	\$2,970	\$2,970	4.93%
21	FARMERS INSURANCE EXCHANGE	1.32%	\$67,821	\$68,930	\$36,822	\$26,140	37.92%
22	ALLSTATE INSURANCE COMPANY	1.26%	\$65,027	\$62,974	\$35,052	\$26,962	42.81%
23	TRANSCONTINENTAL INSURANCE COMPANY	1.19%	\$61,199	\$49,904	\$5,321	\$9,290	18.62%
24	HARTFORD CASUALTY INS CO	1.16%	\$59,899	\$91,744	\$49,515	\$65,997	71.94%
25	EMPLOYERS MUTUAL CASUALTY COMPANY	1.08%	\$55,726	\$49,548	\$1,551	\$9,579	19.33%
26	WEST AMERICAN INSURANCE COMPANY	1.01%	\$51,969	\$46,859	\$1,452	\$7,488	15.98%
27	PROGRESSIVE NORTHWESTERN INS CO	1.00%	\$51,422	\$46,640	\$4,842	\$2,105	4.51%
28	COLUMBIA MUTUAL INSURANCE CO	0.96%	\$49,613	\$48,975	\$8,917	\$13,494	27.55%
29	TRUCK INSURANCE EXCHANGE	0.92%	\$47,151	\$45,963	\$5,081	\$2,858	6.22%
30	STATE AUTO PROPERTY & CASUALTY INS CO	0.89%	\$46,068	\$50,104	-\$51,987	-\$31,221	-62.31%
31	MILLERS MUTUAL INSURANCE ASSOCIATION	0.87%	\$44,688	\$36,459	\$0	-\$1,000	-2.74%
32	TRANSPORTATION INSURANCE COMPANY	0.83%	\$42,688	\$40,000	\$4,684	\$11,089	27.72%
33	FEDERAL INSURANCE COMPANY	0.83%	\$42,634	\$41,270	\$30,469	\$38,142	92.42%
34	GULF INSURANCE COMPANY	0.83%	\$42,528	\$42,202	\$0	\$0	0.00%
35	AMERISURE INSURANCE COMPANY	0.80%	\$41,450	\$46,722	\$2,184	\$2,184	4.67%
36	UNITED SECURITY INSURANCE COMPANY	0.74%	\$38,328	\$36,810	\$7,202	-\$3,585	-9.74%
37	GRINNELL MUTUAL REINSURANCE COMPANY	0.72%	\$37,199	\$46,457	\$12,824	\$20,468	44.06%
38	PROPERTY & CASUALTY INS CO OF HARTFORD	0.69%	\$35,545	\$22,143	\$1,532	\$8,164	36.87%
39	ST PAUL FIRE & MARINE INSURANCE CO	0.68%	\$34,882	\$33,069	\$5,011	-\$10,173	-30.76%
40	HAWKEYE SECURITY INSURANCE COMPANY	0.66%	\$33,917	\$33,503	\$11,433	\$8,714	26.01%
41	STATE FARM FIRE AND CASUALTY CO	0.64%	\$33,023	\$34,245	\$4,975	\$4,418	12.90%
42	TWIN CITY FIRE INS CO	0.63%	\$32,249	\$34,307	\$9,504	\$4,370	12.74%
43	RELIANCE INSURANCE COMPANY	0.62%	\$32,034	\$31,541	\$5,902	\$2,706	8.58%
44	SHELTER GENERAL INS CO	0.62%	\$31,763	\$31,713	\$5,647	\$4,558	14.37%
45	ST PAUL MERCURY INSURANCE COMPANY	0.59%	\$30,354	\$32,172	\$11,360	\$19,227	59.76%
46	GUIDEONE MUTUAL INSURANCE COMPANY	0.58%	\$29,927	\$29,116	\$32,456	\$33,358	114.57%
47	GENERAL CASUALTY CO OF WISCONSIN	0.54%	\$27,690	\$26,755	\$3,849	\$20,744	77.53%
48	AMERICAN MOTORISTS INSURANCE CO	0.51%	\$26,440	\$26,440	\$0	\$8,000	30.26%
49	MID CENTURY INSURANCE COMPANY	0.49%	\$25,492	\$20,470	\$9,991	\$19,181	93.70%
50	NATIONAL INDEMNITY COMPANY	0.48%	\$24,936	\$21,750	\$1,000	-\$2,975	-13.68%
51	ST PAUL GUARDIAN INSURANCE COMPANY	0.48%	\$24,515	\$22,377	\$24,013	\$35,691	159.50%
52	OHIO CASUALTY INSURANCE COMPANY	0.46%	\$23,771	\$20,053	\$19,118	\$14,965	74.63%
53	JOHN DEERE INSURANCE COMPANY	0.44%	\$22,750	\$22,590	\$0	\$0	0.00%
54	AMERICAN MANUFACTURERS MUTUAL INS CO	0.43%	\$21,938	\$21,938	\$1,155	\$2,876	13.11%
55	LIBERTY INSURANCE CORPORATION	0.42%	\$21,764	\$32,308	\$16,273	\$1,041	3.22%
56	ALLSTATE INDEMNITY COMPANY	0.42%	\$21,544	\$17,928	\$7,113	\$8,439	47.07%
57	SECURA INSURANCE A MUTUAL COMPANY	0.41%	\$20,875	\$23,809	\$5,879	\$7,887	33.13%
58	REGENT INSURANCE COMPANY	0.39%	\$20,157	\$15,098	\$0	-\$1,630	-10.80%
59	ASSURANCE COMPANY OF AMERICA	0.37%	\$18,971	\$9,247	\$3,711	\$3,711	40.13%
60	EMPIRE FIRE AND MARINE INSURANCE CO	0.37%	\$18,814	\$16,653	\$18,536	\$15,785	94.79%
61	SAGAMORE INSURANCE COMPANY	0.36%	\$18,789	\$17,200	\$382	\$130	0.76%
62	GREAT NORTHERN INSURANCE COMPANY	0.36%	\$18,560	\$23,281	\$0	\$920	3.95%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	VALLEY FORCE INSURANCE COMPANY	0.34%	\$17,546	\$10,070	\$0	\$410	4.07%
64	CONTINENTAL CASUALTY COMPANY	0.34%	\$17,427	\$11,623	\$0	-\$84,307	-725.35%
65	BITUMINOUS FIRE AND MARINE INS CO	0.34%	\$17,323	\$18,166	\$958	\$2,242	12.34%
66	NORTHLAND INSURANCE COMPANY	0.33%	\$17,248	\$16,888	\$0	\$3,361	19.90%
67	LEADER INSURANCE COMPANY	0.31%	\$15,937	\$10,013	\$712	\$3,275	32.71%
68	BANKERS STANDARD INSURANCE COMPANY	0.31%	\$15,891	\$14,624	\$1,318	\$1,870	12.79%
69	MICHIGAN MUTUAL INSURANCE COMPANY	0.31%	\$15,888	\$15,785	\$939	\$939	5.95%
70	GUARANTY NATIONAL INSURANCE COMPANY	0.30%	\$15,586	\$22,420	\$28,607	\$42,614	190.07%
71	WAUSAU BUSINESS INSURANCE COMPANY	0.29%	\$14,718	\$17,141	\$0	\$0	0.00%
72	BITUMINOUS CASUALTY CORPORATION	0.28%	\$14,660	\$14,437	\$5,180	\$12,514	86.68%
73	ACE AMERICAN INSURANCE COMPANY	0.28%	\$14,347	\$12,889	\$1,277	\$1,954	15.16%
74	NORTHERN INSURANCE CO OF NEW YORK	0.27%	\$14,084	\$6,185	\$4,645	\$4,645	75.10%
75	AMERICAN CASUALTY CO OF READING PA	0.27%	\$14,069	\$9,467	\$0	\$265	2.80%
76	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.26%	\$13,545	\$8,965	\$0	\$20,000	223.09%
77	PHOENIX INSURANCE COMPANY THE	0.25%	\$13,051	\$10,164	\$469	\$469	4.61%
78	LUMBERMENS MUTUAL CASUALTY CO	0.24%	\$12,367	\$12,367	\$12,256	\$44,276	358.02%
79	AMERICAN ALTERNATIVE INS CORP	0.22%	\$11,437	\$10,368	\$2,550	\$3,022	29.15%
80	NATIONAL CASUALTY COMPANY	0.22%	\$11,287	\$11,086	\$0	\$5,822	52.52%
81	TIG INSURANCE COMPANY	0.22%	\$11,279	\$9,085	\$26,545	\$33,894	373.08%
82	AMERICAN GUARANTEE & LIABILITY INS CO	0.22%	\$11,097	\$8,452	\$0	\$2,500	29.58%
83	VALIANT INS CO	0.21%	\$10,688	\$7,549	\$0	\$0	0.00%
84	SECURITY NATIONAL INSURANCE COMPANY	0.20%	\$10,521	\$9,330	\$5,802	\$10,708	114.77%
85	TRI STATE INSURANCE CO OF MINNESOTA	0.20%	\$10,506	\$10,425	\$98	-\$1,695	-16.26%
86	NATIONAL AMERICAN INSURANCE COMPANY	0.19%	\$9,611	\$8,409	\$1,808	\$9,892	117.64%
87	NATIONWIDE AGRIBUSINESS INS CO	0.18%	\$9,443	\$7,427	\$0	-\$422	-5.68%
88	NORTHBROOK PROPERTY & CASUALTY INS CO	0.18%	\$9,384	\$5,155	\$944	\$1,890	36.66%
89	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.18%	\$9,140	\$9,886	\$4,000	\$6,833	69.12%
90	CHARTER OAK FIRE INSURANCE CO THE	0.17%	\$8,566	\$5,513	\$0	\$0	0.00%
91	NORTHFIELD INSURANCE COMPANY	0.16%	\$8,294	\$8,068	\$500	\$225	2.79%
92	TRAVELERS INDEMNITY COMPANY	0.15%	\$7,764	\$7,102	\$0	-\$6,338	-89.24%
93	WAUSAU UNDERWRITERS INS CO	0.15%	\$7,594	\$8,802	\$0	\$0	0.00%
94	AMERICAN MODERN HOME INSURANCE CO	0.15%	\$7,523	\$6,826	\$1,000	\$1,000	14.65%
95	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$7,361	\$7,449	\$0	\$5	0.07%
96	ST PAUL PROPERTY & CASUALTY INS CO	0.14%	\$7,159	\$12,737	\$8,718	-\$37,302	-292.86%
97	NORTHWESTERN NATIONAL CASUALTY CO	0.14%	\$7,103	\$7,859	\$5,282	\$1,343	17.09%
98	TRAVELERS INDEMNITY CO OF AMERICA	0.14%	\$6,973	\$6,312	\$5,000	\$4,000	63.37%
99	UNITED PACIFIC INSURANCE COMPANY	0.12%	\$6,411	\$4,591	\$0	-\$4,558	-99.28%
100	ROYAL INSURANCE COMPANY OF AMERICA	0.12%	\$6,093	\$5,815	\$0	\$0	0.00%
101	RANGER INSURANCE COMPANY	0.12%	\$6,060	\$8,026	\$1,339	\$1,339	16.68%
102	SAFECO INSURANCE CO OF AMERICA	0.12%	\$6,059	\$6,452	\$506	\$1,325	20.54%
103	INGENCO NATIONAL INSURANCE COMPANY	0.11%	\$5,915	\$6,587	\$0	\$0	0.00%
104	HARTFORD UNDERWRITERS INSURANCE CO	0.11%	\$5,853	\$3,361	\$0	\$0	0.00%
105	WINDSOR INSURANCE COMPANY	0.11%	\$5,788	\$4,831	\$1,213	\$1,213	25.11%
106	MARYLAND CASUALTY COMPANY	0.11%	\$5,571	\$2,745	\$0	\$0	0.00%
107	TITAN INDEMNITY COMPANY	0.11%	\$5,544	\$5,125	\$0	\$421	8.21%
108	NATIONAL FIRE INS CO OF HARTFORD	0.11%	\$5,510	\$2,280	\$0	\$2,047	89.78%
109	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.10%	\$5,351	\$5,532	\$621	\$675	12.20%
110	FIDELITY AND GUARANTY INSURANCE COMPANY	0.10%	\$5,244	\$2,602	\$0	\$791	30.40%
111	CREDIT GENERAL INS CO	0.10%	\$5,144	\$5,085	\$347	\$1,706	33.55%
112	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.10%	\$4,993	\$4,401	-\$2,606	-\$4,431	-100.68%
113	FARMERS ALLIANCE MUTUAL INS CO	0.10%	\$4,946	\$5,619	\$4,215	\$5,000	88.98%
114	STRATFORD INSURANCE COMPANY	0.09%	\$4,832	\$4,628	\$1,439	\$2,455	53.05%
115	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$4,820	\$4,855	\$15	\$2,250	46.34%
116	AMERICAN NATIONAL FIRE INSURANCE CO	0.09%	\$4,698	\$4,342	\$0	\$779	17.94%
117	AMCO INSURANCE COMPANY	0.08%	\$4,303	\$3,324	\$0	\$0	0.00%
118	COLORADO CASUALTY INSURANCE COMPANY	0.08%	\$4,276	\$4,842	\$2,762	\$3,508	72.45%
119	CENTENNIAL INSURANCE COMPANY	0.08%	\$4,109	\$3,157	\$0	-\$347	-10.99%
120	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.08%	\$3,913	\$3,680	\$0	\$0	0.00%
121	HAULERS INSURANCE COMPANY INC	0.07%	\$3,801	\$2,650	\$190	\$9,840	371.32%
122	MUTUAL SERVICE CASUALTY INSURANCE CO	0.07%	\$3,697	\$7,397	\$0	-\$17	-0.23%
123	GENERAL INSURANCE CO OF AMERICA	0.07%	\$3,505	\$4,570	\$2,278	-\$1,456	-31.86%
124	ARGONAUT GREAT CENTRAL INSURANCE CO	0.06%	\$3,308	\$3,236	\$0	\$140	4.33%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	GREAT DIVIDE INSURANCE COMPANY	0.05%	\$2,805	\$2,925	\$0	\$543	18.56%
126	NATIONAL INTERSTATE INSURANCE COMPANY	0.05%	\$2,771	\$2,774	\$0	\$0	0.00%
127	HARTFORD ACCIDENT & INDEMNITY CO	0.05%	\$2,756	\$2,202	\$1,429	\$429	19.48%
128	ROYAL INDEMNITY COMPANY	0.05%	\$2,678	\$1,970	\$0	\$0	0.00%
129	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.05%	\$2,620	\$3,659	\$22,441	\$19,844	542.33%
130	AMERICAN ALLIANCE INSURANCE COMPANY	0.05%	\$2,419	\$933	\$0	-\$523	-56.06%
131	AMERICAN AND FOREIGN INSURANCE CO	0.04%	\$2,112	\$1,561	\$0	\$0	0.00%
132	UNITED STATES FIDELITY & GUARANTY CO	0.04%	\$2,103	\$887	\$0	\$182	20.52%
133	MINNESOTA FIRE AND CASUALTY COMPANY	0.04%	\$1,978	\$2,480	\$0	\$0	0.00%
134	GREAT WEST CASUALTY COMPANY	0.04%	\$1,927	\$1,917	\$555	\$555	28.95%
135	TRINITY UNIVERSAL INSURANCE COMPANY	0.04%	\$1,905	\$1,821	\$3,617	\$5,034	276.44%
136	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$1,844	\$208	\$0	\$45	21.63%
137	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.03%	\$1,743	\$181	\$0	\$11	6.08%
138	MID-CONTINENT CASUALTY COMPANY	0.03%	\$1,716	\$1,240	\$0	\$0	0.00%
139	RELANCE NATIONAL INDEMNITY COMPANY	0.03%	\$1,676	\$1,363	\$0	-\$217	-15.92%
140	GRAIN DEALERS MUTUAL INSURANCE CO	0.03%	\$1,589	\$1,450	\$0	\$60	4.14%
141	LM INSURANCE CORPORATION	0.03%	\$1,518	\$1,022	\$0	\$0	0.00%
142	ATLANTIC INSURANCE COMPANY	0.03%	\$1,426	\$2,178	\$0	\$0	0.00%
143	MARKEL INSURANCE COMPANY	0.03%	\$1,358	\$1,602	\$0	-\$420	-26.22%
144	ZURICH AMERICAN INS CO OF ILLINOIS	0.03%	\$1,309	\$1,308	\$0	\$0	0.00%
145	FARMLAND MUTUAL INSURANCE COMPANY	0.03%	\$1,291	\$1,313	\$0	\$0	0.00%
146	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$1,181	\$1,132	\$0	\$341	30.12%
147	AMERICAN PROTECTION INSURANCE CO	0.02%	\$1,125	\$1,125	\$0	\$0	0.00%
148	CAROLINA CASUALTY INSURANCE COMPANY	0.02%	\$1,117	\$742	\$0	\$2,807	378.30%
149	TIG INDEMNITY COMPANY	0.02%	\$1,054	\$961	\$313	\$1,823	189.70%
150	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$973	\$2,566	\$0	\$577	22.49%
151	LEGION INSURANCE COMPANY	0.02%	\$894	\$848	\$0	\$0	0.00%
152	FEDERATED SERVICE INSURANCE COMPANY	0.02%	\$858	\$107	\$0	\$0	0.00%
153	PACIFIC INDEMNITY COMPANY	0.02%	\$832	\$945	\$0	\$86	9.10%
154	AGRICULTURAL INSURANCE COMPANY	0.02%	\$829	\$700	\$0	\$145	20.71%
155	VIGILANT INSURANCE COMPANY	0.01%	\$742	\$951	\$0	\$45	4.73%
156	AMERICAN INDEMNITY COMPANY	0.01%	\$664	\$890	\$74	\$74	8.31%
157	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$653	\$29	\$0	\$10	34.48%
158	ASSOCIATES INSURANCE COMPANY	0.01%	\$645	\$292	\$0	\$0	0.00%
159	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$565	\$442	\$0	\$0	0.00%
160	WINTERHUR INTERNATIONAL AMERICA INS CO	0.01%	\$530	\$502	\$0	\$353	70.32%
161	SAFEGUARD INSURANCE COMPANY	0.01%	\$517	\$487	\$0	-\$1	-0.21%
162	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$507	\$587	\$91	-\$427	-72.74%
163	AMERICAN FIRE AND INDEMNITY COMPANY	0.01%	\$483	\$1,094	\$278	-\$201	-18.37%
164	SUMITOMO MARINE & FIRE INS CO LTD	0.01%	\$473	\$1,625	\$0	\$8,110	499.08%
165	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$423	\$51	\$0	\$8	15.69%
166	NN INSURANCE COMPANY	0.01%	\$409	\$497	\$20	\$52	10.46%
167	GATEWAY INSURANCE COMPANY	0.01%	\$400	\$290	\$0	\$0	0.00%
168	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$398	\$446	\$0	\$59	13.23%
169	OCCIDENTAL FIRE & CAS CO OF NC	0.01%	\$352	\$258	\$0	\$0	0.00%
170	ULICO CASUALTY COMPANY	0.01%	\$339	\$388	\$0	\$0	0.00%
171	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$280	\$77	\$0	\$0	0.00%
172	GLOBE INDEMNITY COMPANY	0.01%	\$262	\$349	\$0	\$0	0.00%
173	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$207	\$180	\$0	\$214	118.89%
174	WESTFIELD INSURANCE COMPANY	0.00%	\$162	\$104	\$0	\$13	12.50%
175	FAIRMONT INSURANCE COMPANY	0.00%	\$144	\$144	\$7	\$38	26.39%
176	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$127	\$130	\$0	\$0	0.00%
177	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$104	\$42	\$0	\$0	0.00%
178	ATHENA ASSURANCE COMPANY	0.00%	\$86	\$91	\$0	-\$25	-27.47%
179	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$86	\$64	\$0	\$0	0.00%
180	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$86	\$104	\$0	-\$48	-46.15%
181	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$51	\$38	\$0	\$0	0.00%
182	MILLERS INSURANCE COMPANY, THE	0.00%	\$51	\$1,202	\$0	\$0	0.00%
183	OWNERS INSURANCE COMPANY	0.00%	\$50	\$2	\$0	\$6	300.00%
184	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$34	\$71	\$0	\$7	9.86%
185	WESTPORT INSURANCE CORPORATION	0.00%	\$18	\$7	\$0	\$4	57.14%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	NORTHBROOK NATIONAL INS CO	0.00%	\$11	\$290	\$0	-\$631	-217.59%
187	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$1	\$1	\$0	\$0	0.00%
188	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$89	N/A
189	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$394	N/A
190	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$259	N/A
191	GEICO INDEMNITY COMPANY	-0.00%	\$0	\$0	\$0	-\$1	N/A
192	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	\$4,143	\$52,604	N/A
193	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$12,276	-\$12,276	N/A
194	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$320	N/A
195	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$411	-41100.00%
196	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,503	N/A
197	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$3	\$0	-\$78	-2600.00%
198	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$182	\$0	-\$727	-399.45%
199	RELANCE NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$515	N/A
200	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	-\$54	\$902	\$0	-\$1,150	-127.49%
201	NOBEL INSURANCE COMPANY	0.00%	-\$56	\$106	\$0	\$0	0.00%
202	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	-\$63	-\$75	\$12,570	\$22,415	-29886.67%
203	LIBERTY MUTUAL INSURANCE COMPANY	-0.01%	-\$289	\$733	\$0	\$0	0.00%
TOTAL		100.00%	\$5,150,723	\$4,984,423	\$1,255,595	\$900,293	18.06%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	8.63%	\$1,085,974	\$1,089,217	\$460,115	\$548,696	50.38%
2	AMERICAN STATES INSURANCE COMPANY	6.42%	\$807,381	\$757,216	\$735,336	\$93,014	12.28%
3	INDIANA LUMBERMENS MUTUAL INS CO	6.35%	\$799,390	\$750,135	\$1,702,009	\$926,922	123.57%
4	GRINNELL MUTUAL REINSURANCE COMPANY	4.25%	\$534,782	\$354,956	\$3,400	-\$40,997	-11.55%
5	CLARENDON NATIONAL INS CO	4.02%	\$505,313	\$347,530	\$370,978	\$581,963	167.46%
6	HAWKEYE SECURITY INSURANCE COMPANY	3.33%	\$418,701	\$415,612	\$5,326	\$17,883	4.30%
7	AMERICAN ECONOMY INSURANCE COMPANY	3.02%	\$379,835	\$351,596	\$4,050	\$111,664	31.76%
8	STAR INSURANCE COMPANY	3.00%	\$377,926	\$373,872	\$88,479	\$261,145	69.85%
9	TRAVELERS INDEMNITY CO OF ILLINOIS	2.65%	\$333,615	\$315,364	\$25,000	\$300,000	95.13%
10	CINCINNATI INS CO THE	2.36%	\$296,685	\$275,973	\$19,071	\$42,430	15.37%
11	UNITED FIRE AND CASUALTY COMPANY	2.28%	\$287,085	\$248,378	\$32,500	\$121,502	48.92%
12	TRANSCONTINENTAL INSURANCE COMPANY	2.27%	\$285,683	\$258,517	\$2,910	\$10,875	4.21%
13	AUTO OWNERS INSURANCE CO MUTUAL	2.22%	\$279,713	\$268,827	\$37,135	\$86,619	32.22%
14	CONTINENTAL WESTERN INSURANCE CO	1.87%	\$234,779	\$223,604	\$0	\$82,842	37.05%
15	LEGION INSURANCE COMPANY	1.81%	\$227,483	\$207,420	\$22,133	-\$15,006	-7.23%
16	UNITED SECURITY INSURANCE COMPANY	1.75%	\$219,856	\$211,856	\$149,090	\$258,344	121.94%
17	SHELTER MUTUAL INSURANCE CO	1.73%	\$218,277	\$221,273	\$20,369	-\$893	-0.40%
18	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.68%	\$212,014	\$180,255	-\$433	\$50,672	28.11%
19	PROGRESSIVE NORTHWESTERN INS CO	1.30%	\$164,058	\$148,810	\$4,750	\$23,541	15.82%
20	AMERICAN FAMILY MUTUAL INS CO	1.28%	\$160,960	\$162,383	\$45,870	\$58,204	35.84%
21	JEFFERSON INSURANCE CO OF NEW YORK	1.17%	\$147,182	\$171,386	\$88,981	\$126,136	73.60%
22	FARMERS INSURANCE EXCHANGE	1.13%	\$141,917	\$149,673	\$3,943	\$6,327	4.23%
23	WEST AMERICAN INSURANCE COMPANY	1.05%	\$131,998	\$125,598	\$21,500	\$551,077	438.76%
24	UNIVERSAL UNDERWRITERS INS CO	1.02%	\$127,858	\$148,175	-\$900	\$36,684	24.76%
25	CAMERON MUTUAL INSURANCE COMPANY	0.99%	\$124,939	\$127,643	-\$412	\$17,492	13.70%
26	TRANSPORTATION INSURANCE COMPANY	0.99%	\$124,003	\$114,142	\$0	\$145,558	127.52%
27	PHILADELPHIA INDEMNITY INSURANCE CO	0.90%	\$113,660	\$111,542	-\$724	\$24,621	22.07%
28	BROTHERHOOD MUTUAL INSURANCE CO	0.87%	\$109,803	\$103,779	\$57,027	\$315,123	303.65%
29	NORTHLAND INSURANCE COMPANY	0.83%	\$103,859	\$105,766	\$0	\$2,125	2.01%
30	ZURICH AMERICAN INSURANCE COMPANY	0.82%	\$103,321	\$89,117	\$0	\$2,500	2.81%
31	AMERISURE INSURANCE COMPANY	0.79%	\$99,722	\$108,549	\$0	\$0	0.00%
32	EMPLOYERS MUTUAL CASUALTY COMPANY	0.79%	\$99,345	\$80,324	-\$18,961	\$66,076	82.26%
33	ALLSTATE INSURANCE COMPANY	0.74%	\$92,670	\$85,982	\$53,235	\$150,597	175.15%
34	TRUCK INSURANCE EXCHANGE	0.73%	\$91,751	\$87,492	-\$158	\$1,030,960	1178.35%
35	GULF INSURANCE COMPANY	0.68%	\$86,197	\$80,693	\$0	\$0	0.00%
36	COLUMBIA MUTUAL INSURANCE CO	0.67%	\$84,542	\$81,536	\$30,500	\$69,962	85.81%
37	SHELTER GENERAL INS CO	0.66%	\$83,317	\$82,154	-\$168	-\$136	-0.17%
38	FEDERATED MUTUAL INSURANCE COMPANY	0.64%	\$80,982	\$85,571	\$44,845	-\$29,021	-33.91%
39	STATE AUTO PROPERTY & CASUALTY INS CO	0.58%	\$72,474	\$78,790	\$2,512	-\$100,000	-126.92%
40	EMPIRE FIRE AND MARINE INSURANCE CO	0.57%	\$71,445	\$64,266	\$68,427	\$52,615	81.87%
41	AMERICAN ALTERNATIVE INS CORP	0.53%	\$66,380	\$63,820	\$15,697	\$18,603	29.15%
42	AMERICAN MANUFACTURERS MUTUAL INS CO	0.51%	\$64,599	\$64,599	\$0	-\$4,000	-6.19%
43	STATE FARM FIRE AND CASUALTY CO	0.51%	\$64,148	\$65,893	\$38,747	\$23,245	35.28%
44	NATIONAL INDEMNITY COMPANY	0.47%	\$59,658	\$53,033	\$0	\$906	1.71%
45	ST PAUL MERCURY INSURANCE COMPANY	0.45%	\$56,434	\$59,428	\$30,120	\$187,848	316.09%
46	OHIO CASUALTY INSURANCE COMPANY	0.44%	\$55,731	\$49,417	\$4,127	\$321	0.65%
47	GENERAL CASUALTY CO OF WISCONSIN	0.43%	\$54,208	\$49,688	\$0	\$52,937	106.54%
48	AMERICAN MOTORISTS INSURANCE CO	0.43%	\$53,848	\$53,849	\$6,004	\$128,510	238.65%
49	GREAT WEST CASUALTY COMPANY	0.43%	\$53,776	\$56,334	\$30,500	\$25,500	45.27%
50	LIBERTY MUTUAL FIRE INSURANCE CO	0.42%	\$52,556	\$68,465	\$59,000	\$12,186	17.80%
51	CONTINENTAL CASUALTY COMPANY	0.40%	\$50,625	\$38,126	\$0	-\$248,165	-650.91%
52	SECURA INSURANCE A MUTUAL COMPANY	0.40%	\$50,220	\$57,278	\$4,000	-\$111	-0.19%
53	GUARANTY NATIONAL INSURANCE COMPANY	0.40%	\$49,862	\$55,452	\$1,627	\$22,248	40.12%
54	ST PAUL GUARDIAN INSURANCE COMPANY	0.39%	\$49,398	\$38,863	\$0	\$9,749	25.09%
55	ST PAUL FIRE & MARINE INSURANCE CO	0.39%	\$49,179	\$45,417	\$25,398	\$878	1.93%
56	MID CENTURY INSURANCE COMPANY	0.38%	\$48,353	\$38,224	\$0	\$5,282	13.82%
57	SAGAMORE INSURANCE COMPANY	0.38%	\$47,767	\$45,565	\$0	-\$2,371	-5.20%
58	RELiance INSURANCE COMPANY	0.37%	\$46,777	\$49,300	\$0	\$5,327	10.81%
59	ROYAL INSURANCE COMPANY OF AMERICA	0.37%	\$46,405	\$43,731	\$0	\$0	0.00%
60	VALLEY FORCE INSURANCE COMPANY	0.33%	\$41,429	\$25,050	\$0	\$2,038	8.14%
61	ASSURANCE COMPANY OF AMERICA	0.32%	\$40,675	\$20,542	\$0	\$0	0.00%
62	PHOENIX INSURANCE COMPANY THE	0.32%	\$40,184	\$29,794	\$0	\$0	0.00%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	NATIONAL CASUALTY COMPANY	0.31%	\$38,398	\$39,503	\$15,600	\$11,633	29.45%
64	HARTFORD CASUALTY INS CO	0.30%	\$38,222	\$39,334	\$21,229	\$28,295	71.94%
65	HARTFORD FIRE INSURANCE COMPANY	0.30%	\$38,222	\$39,334	\$0	\$164,127	417.26%
66	GATEWAY INSURANCE COMPANY	0.30%	\$38,194	\$36,043	\$29,445	\$27,866	77.31%
67	REGENT INSURANCE COMPANY	0.30%	\$38,163	\$33,023	\$0	\$755	2.29%
68	ACCELERATION NATIONAL INS CO	0.30%	\$38,095	\$46,468	\$4,879	-\$77,316	-166.39%
69	BITUMINOUS CASUALTY CORPORATION	0.30%	\$37,155	\$36,589	\$0	\$56,072	153.25%
70	NATIONWIDE AGRIBUSINESS INS CO	0.29%	\$36,874	\$36,241	\$1,012	\$0	0.00%
71	LIBERTY INSURANCE CORPORATION	0.28%	\$35,192	\$40,987	\$0	-\$58,063	-141.66%
72	NATIONAL AMERICAN INSURANCE COMPANY	0.27%	\$34,066	\$24,711	\$0	\$0	0.00%
73	MILLERS MUTUAL INSURANCE ASSOCIATION	0.26%	\$33,241	\$30,375	\$0	\$0	0.00%
74	ALLSTATE INDEMNITY COMPANY	0.26%	\$32,735	\$25,306	\$918	-\$1,545	-6.11%
75	MICHIGAN MUTUAL INSURANCE COMPANY	0.26%	\$32,391	\$32,499	\$0	\$0	0.00%
76	SECURITY NATIONAL INSURANCE COMPANY	0.25%	\$31,564	\$27,989	\$10,776	\$19,887	71.05%
77	NORTHERN INSURANCE CO OF NEW YORK	0.24%	\$30,405	\$14,285	\$0	\$0	0.00%
78	BITUMINOUS FIRE AND MARINE INS CO	0.24%	\$30,189	\$31,658	\$0	\$1,428	4.51%
79	AMERICAN CASUALTY CO OF READING PA	0.23%	\$28,495	\$21,447	\$0	\$1,246	5.81%
80	LEADER INSURANCE COMPANY	0.22%	\$28,267	\$23,239	\$0	\$0	0.00%
81	GUIDEONE MUTUAL INSURANCE COMPANY	0.21%	\$26,888	\$25,785	-\$150	\$109	0.42%
82	VALIANT INS CO	0.21%	\$26,815	\$18,533	\$0	\$0	0.00%
83	OCCIDENTAL FIRE & CAS CO OF NC	0.21%	\$26,339	\$26,718	\$491	\$1,249	4.67%
84	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.19%	\$24,005	\$25,355	\$0	\$3,155	12.44%
85	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.19%	\$23,703	\$15,690	\$0	\$0	0.00%
86	TITAN INDEMNITY COMPANY	0.18%	\$23,254	\$23,901	\$0	\$0	0.00%
87	NORTHBROOK PROPERTY & CASUALTY INS CO	0.18%	\$23,239	\$14,747	\$2,051	\$5,678	38.50%
88	JOHN DEERE INSURANCE COMPANY	0.18%	\$22,722	\$22,892	\$0	\$0	0.00%
89	NORTHFIELD INSURANCE COMPANY	0.17%	\$21,839	\$19,484	\$71,686	\$21,390	109.78%
90	WAUSAU UNDERWRITERS INS CO	0.17%	\$21,441	\$24,852	\$0	\$0	0.00%
91	CHRYSLER INSURANCE COMPANY	0.17%	\$20,888	\$19,416	\$10,238	-\$82,782	-426.36%
92	ROYAL INDEMNITY COMPANY	0.16%	\$20,632	\$15,892	\$0	\$0	0.00%
93	ST PAUL PROPERTY & CASUALTY INS CO	0.16%	\$20,260	\$25,711	\$22,918	\$15,760	61.30%
94	TRUMBULL INSURANCE COMPANY	0.16%	\$20,105	\$11,639	\$1,293	\$7,165	61.56%
95	CHARTER OAK FIRE INSURANCE CO THE	0.16%	\$19,920	\$13,184	\$0	\$0	0.00%
96	LUMBERMENS MUTUAL CASUALTY CO	0.15%	\$19,435	\$19,435	\$20,850	\$67,550	347.57%
97	AMERICAN AND FOREIGN INSURANCE CO	0.15%	\$19,137	\$14,119	\$0	\$0	0.00%
98	REDLAND INSURANCE COMPANY	0.15%	\$18,727	\$19,675	\$23,347	\$35,940	182.67%
99	STRATFORD INSURANCE COMPANY	0.14%	\$18,124	\$17,358	\$5,399	\$9,209	53.05%
100	SAFECO INSURANCE CO OF AMERICA	0.14%	\$17,046	\$18,009	\$806	-\$1,202	-6.67%
101	INTEGON NATIONAL INSURANCE COMPANY	0.13%	\$16,435	\$18,301	\$0	\$0	0.00%
102	UNITED PACIFIC INSURANCE COMPANY	0.13%	\$15,834	\$14,230	\$0	\$964	6.77%
103	AMERICAN GUARANTEE & LIABILITY INS CO	0.12%	\$15,664	\$12,058	\$0	\$0	0.00%
104	RANGER INSURANCE COMPANY	0.12%	\$14,971	\$17,600	\$0	\$0	0.00%
105	TRAVELERS INDEMNITY CO OF AMERICA	0.12%	\$14,816	\$14,976	\$0	\$0	0.00%
106	FIDELITY AND GUARANTY INSURANCE COMPANY	0.12%	\$14,488	\$6,649	\$0	\$1,941	29.19%
107	FARMERS ALLIANCE MUTUAL INS CO	0.11%	\$13,936	\$12,483	\$0	\$0	0.00%
108	TIG INSURANCE COMPANY	0.11%	\$13,918	\$11,488	\$32,754	\$41,822	364.05%
109	OLD REPUBLIC INSURANCE COMPANY	0.11%	\$13,553	\$13,790	\$0	\$6	0.04%
110	NATIONAL FIRE INS CO OF HARTFORD	0.10%	\$12,912	\$6,146	\$0	\$205	3.34%
111	FARMLAND MUTUAL INSURANCE COMPANY	0.09%	\$11,741	\$12,559	\$0	\$0	0.00%
112	TRI STATE INSURANCE CO OF MINNESOTA	0.09%	\$11,606	\$10,706	\$0	\$0	0.00%
113	AMCO INSURANCE COMPANY	0.09%	\$11,384	\$8,854	\$0	\$0	0.00%
114	GENERAL INSURANCE CO OF AMERICA	0.09%	\$10,952	\$11,582	\$0	\$3,307	28.55%
115	TRAVELERS INDEMNITY COMPANY	0.08%	\$10,350	\$9,362	\$50,000	\$0	0.00%
116	AMERICAN NATIONAL FIRE INSURANCE CO	0.08%	\$10,286	\$9,556	\$0	\$1,746	18.27%
117	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.08%	\$9,986	\$8,800	\$9,903	\$16,836	191.32%
118	MARYLAND CASUALTY COMPANY	0.07%	\$9,076	\$4,660	\$0	\$0	0.00%
119	NORTHWESTERN NATIONAL CASUALTY CO	0.07%	\$8,955	\$9,823	\$6,602	\$1,679	17.09%
120	AMERICAN RELIABLE INSURANCE COMPANY	0.07%	\$8,847	\$8,790	\$0	\$10,024	114.04%
121	WINDSOR INSURANCE COMPANY	0.07%	\$8,839	\$7,748	\$0	\$0	0.00%
122	PROPERTY & CASUALTY INS CO OF HARTFORD	0.07%	\$8,758	\$5,456	\$578	\$2,012	36.88%
123	ARGONAUT GREAT CENTRAL INSURANCE CO	0.07%	\$8,269	\$7,790	\$0	\$350	4.49%
124	TWIN CITY FIRE INS CO	0.06%	\$7,945	\$8,452	\$2,341	\$1,077	12.74%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	HAULERS INSURANCE COMPANY INC	0.06%	\$7,603	\$5,301	\$381	\$19,681	371.27%
126	CANAL INSURANCE COMPANY	0.06%	\$7,383	\$6,873	\$0	\$0	0.00%
127	COLORADO CASUALTY INSURANCE COMPANY	0.06%	\$7,043	\$7,976	\$4,549	\$5,778	72.44%
128	SCOTTSDALE INDEMNITY COMPANY	0.05%	\$6,835	\$6,070	\$0	\$1,557	25.65%
129	GREAT DIVIDE INSURANCE COMPANY	0.05%	\$6,595	\$7,015	\$0	\$10,679	152.23%
130	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05%	\$6,461	\$4,639	\$0	\$0	0.00%
131	ATHENA ASSURANCE COMPANY	0.04%	\$5,289	\$6,051	\$300	-\$4,388	-72.52%
132	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.04%	\$5,251	\$614	\$0	\$245	39.90%
133	WESTPORT INSURANCE CORPORATION	0.04%	\$5,013	\$2,026	\$0	\$1,221	60.27%
134	RELANCE NATIONAL INDEMNITY COMPANY	0.04%	\$4,826	\$4,091	\$0	-\$123	-3.01%
135	SENTRY INSURANCE A MUTUAL COMPANY	0.04%	\$4,799	\$4,843	\$0	\$0	0.00%
136	ACE AMERICAN INSURANCE COMPANY	0.04%	\$4,782	\$4,298	\$7,660	\$10,745	250.00%
137	CITIZENS INSURANCE COMPANY OF AMERICA	0.04%	\$4,705	\$2,950	\$0	\$0	0.00%
138	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$4,661	\$1,056	\$0	\$306	28.98%
139	SAFEGUARD INSURANCE COMPANY	0.04%	\$4,485	\$4,299	\$0	\$0	0.00%
140	WAUSAU BUSINESS INSURANCE COMPANY	0.04%	\$4,435	\$5,166	\$0	\$0	0.00%
141	TIG INDEMNITY COMPANY	0.03%	\$4,172	\$4,283	\$1,238	\$7,218	168.53%
142	BANKERS STANDARD INSURANCE COMPANY	0.03%	\$3,973	\$3,656	\$6,591	\$9,350	255.74%
143	MID-CONTINENT CASUALTY COMPANY	0.03%	\$3,897	\$3,363	\$0	\$1,560	46.39%
144	AMERICAN MODERN HOME INSURANCE CO	0.03%	\$3,871	\$3,341	\$0	\$0	0.00%
145	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$3,811	\$3,642	\$0	\$0	0.00%
146	MUTUAL SERVICE CASUALTY INSURANCE CO	0.03%	\$3,785	\$6,157	\$0	-\$759	-12.33%
147	ASSOCIATES INSURANCE COMPANY	0.03%	\$3,732	\$1,835	\$0	\$0	0.00%
148	CAROLINA CASUALTY INSURANCE COMPANY	0.02%	\$3,132	\$3,106	\$0	\$0	0.00%
149	LANCER INSURANCE COMPANY	0.02%	\$3,113	\$896	\$0	\$0	0.00%
150	TRANSGUARD INS CO OF AMERICA INC	0.02%	\$3,013	\$1,584	\$0	\$642	40.53%
151	INTERNATIONAL BUS & MERCANTILE REASSUR	0.02%	\$2,974	\$3,094	\$0	\$0	0.00%
152	LIBERTY MUTUAL INSURANCE COMPANY	0.02%	\$2,927	\$3,475	\$0	-\$448,167	-12896.89%
153	AMERICAN SAFETY CASUALTY INS CO	0.02%	\$2,881	\$686	\$0	\$2,177	317.35%
154	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$2,874	\$441	\$0	\$365	82.77%
155	AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$2,741	\$1,228	\$0	-\$584	-47.56%
156	MINNESOTA FIRE AND CASUALTY COMPANY	0.02%	\$2,637	\$3,306	\$0	\$0	0.00%
157	CREDIT GENERAL INS CO	0.02%	\$2,572	\$2,542	\$174	\$853	33.56%
158	NN INSURANCE COMPANY	0.02%	\$2,059	\$1,492	\$62	\$157	10.52%
159	GRAIN DEALERS MUTUAL INSURANCE CO	0.02%	\$1,997	\$1,962	\$0	-\$24	-1.22%
160	GLOBE INDEMNITY COMPANY	0.02%	\$1,936	\$2,331	\$0	\$0	0.00%
161	AMERICAN PROTECTION INSURANCE CO	0.01%	\$1,875	\$1,875	\$0	\$0	0.00%
162	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.01%	\$1,783	\$1,844	\$4,968	\$5,402	292.95%
163	AGRICULTURAL INSURANCE COMPANY	0.01%	\$1,699	\$1,394	\$0	\$125	8.97%
164	LM INSURANCE CORPORATION	0.01%	\$1,670	\$828	\$0	\$0	0.00%
165	MASSACHUSETTS BAY INS CO	0.01%	\$1,668	\$2,323	\$0	\$0	0.00%
166	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$1,625	\$195	-\$300	-\$393	-201.54%
167	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$1,600	\$70	\$0	\$24	34.29%
168	HANOVER INSURANCE COMPANY THE	0.01%	\$1,556	\$1,893	\$0	\$0	0.00%
169	ZURICH AMERICAN INS CO OF ILLINOIS	0.01%	\$1,486	\$1,486	\$0	\$0	0.00%
170	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$1,484	\$594	\$0	\$0	0.00%
171	MARKEL INSURANCE COMPANY	0.01%	\$1,471	\$1,844	\$1,458	\$66	3.58%
172	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$1,442	\$828	\$0	\$0	0.00%
173	ULICO CASUALTY COMPANY	0.01%	\$1,193	\$1,362	\$0	\$0	0.00%
174	SUMITOMO MARINE & FIRE INS CO LTD	0.01%	\$1,180	\$6,022	\$0	\$22	0.37%
175	WINTERHUR INTERNATIONAL AMERICA INS CO	0.01%	\$1,155	\$1,100	\$0	\$769	69.91%
176	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$1,108	\$1,110	\$0	\$0	0.00%
177	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$968	\$757	\$0	\$0	0.00%
178	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$873	\$1,220	\$179,525	\$138,910	11386.07%
179	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$703	\$88	\$0	\$0	0.00%
180	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$679	\$543	\$352	\$106	19.52%
181	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$627	\$770	\$0	-\$153	-19.87%
182	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$578	\$6,528	\$0	\$1,494	22.89%
183	AMERICAN INDEMNITY COMPANY	0.00%	\$490	\$657	\$54	\$54	8.22%
184	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$441	\$57	\$0	\$3	5.26%
185	RLI INSURANCE COMPANY	0.00%	\$399	\$249	\$0	\$16	6.43%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$258	\$124	\$0	-\$5	-4.03%
187	WESTFIELD INSURANCE COMPANY	0.00%	\$212	\$205	\$0	\$18	8.78%
188	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$193	\$239	\$0	-\$115	-48.12%
189	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$183	\$415	\$105	-\$76	-18.31%
190	FAIRMONT INSURANCE COMPANY	0.00%	\$169	\$169	\$8	\$45	26.63%
191	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$136	\$136	\$0	\$0	0.00%
192	OWNERS INSURANCE COMPANY	0.00%	\$128	\$5	\$0	\$123	2460.00%
193	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$125	\$145	\$22	-\$106	-73.10%
194	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$107	\$107	\$0	-\$19	-17.76%
195	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$54	\$44	\$0	\$0	0.00%
196	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$46	\$12	\$0	\$0	0.00%
197	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$36	\$334	\$0	\$0	0.00%
198	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$16	\$117	\$0	\$3	2.56%
199	K-M INSURANCE COMPANY	0.00%	\$15	\$15	\$0	\$0	0.00%
200	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$14	\$10	\$0	\$0	0.00%
201	NORTHBROOK NATIONAL INS CO	0.00%	\$4	\$116	\$0	\$29,291	25250.86%
202	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$3	\$3	-\$570	-\$10,570	-352333.33%
203	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$289	N/A
204	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$0	\$0	\$227,848	-\$2,257,725	N/A
205	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
206	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$169	N/A
207	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$747	N/A
208	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$519	N/A
209	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$35,350	-\$395,359	N/A
210	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
211	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$2,852	-\$39,655	N/A
212	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$377	N/A
213	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	\$0	-\$1,751	-175100.00%
214	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,720	N/A
215	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$2	\$0	-\$155	-7750.00%
216	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$316	\$0	-\$1,274	-403.16%
217	RELANCE NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$515	N/A
218	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	-\$200	-\$134	N/A
219	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$50,000	\$0	N/A
220	NOBEL INSURANCE COMPANY	0.00%	-\$189	\$353	\$0	\$0	0.00%
221	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	-\$443	\$3,008	\$8,174	-\$18,035	-599.57%
TOTAL		100.00%	\$12,583,698	\$11,707,326	\$5,168,322	\$3,637,169	31.07%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	23.64%	\$84,621,208	\$83,962,244	\$69,263,475	\$69,275,726	82.51%
2	AMERICAN FAMILY MUTUAL INS CO	15.05%	\$53,870,160	\$52,993,952	\$32,534,840	\$32,659,176	61.63%
3	SHELTER MUTUAL INSURANCE CO	7.47%	\$26,740,256	\$26,878,401	\$14,047,275	\$14,100,074	52.46%
4	FARMERS INSURANCE COMPANY INC	6.56%	\$23,487,813	\$23,260,132	\$15,343,466	\$15,142,088	65.10%
5	ALLSTATE INSURANCE COMPANY	5.48%	\$19,627,718	\$19,090,866	\$9,258,911	\$9,131,786	47.83%
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.82%	\$10,107,311	\$10,265,571	\$7,228,417	\$7,185,902	70.00%
7	SAFECO INSURANCE CO OF AMERICA	2.64%	\$9,446,277	\$8,124,022	\$6,836,993	\$7,186,795	88.46%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.46%	\$8,816,330	\$8,808,380	\$6,052,055	\$6,094,304	69.19%
9	AMERICAN STANDARD INS CO OF WISCONSIN	2.16%	\$7,728,660	\$6,869,115	\$4,559,449	\$4,501,493	65.53%
10	AMERICAN FAMILY HOME INSURANCE CO	1.51%	\$5,395,234	\$4,949,421	\$1,549,579	\$1,500,603	30.32%
11	CAMERON MUTUAL INSURANCE COMPANY	1.26%	\$4,500,458	\$4,530,936	\$2,471,974	\$2,531,019	55.86%
12	ALLSTATE INDEMNITY COMPANY	1.18%	\$4,212,896	\$4,302,180	\$2,157,605	\$2,248,522	52.26%
13	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.03%	\$3,673,740	\$3,443,363	\$1,721,461	\$1,720,219	49.96%
14	STATE FARM FIRE AND CASUALTY CO	0.97%	\$3,474,355	\$3,519,848	\$2,492,850	\$2,475,251	70.32%
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.94%	\$3,357,860	\$3,310,360	\$2,838,029	\$2,887,704	87.23%
16	HARTFORD UNDERWRITERS INSURANCE CO	0.89%	\$3,187,238	\$3,053,590	\$2,317,886	\$2,278,714	74.62%
17	MID CENTURY INSURANCE COMPANY	0.87%	\$3,110,140	\$3,074,175	\$1,732,556	\$1,720,926	55.98%
18	LIBERTY MUTUAL FIRE INSURANCE CO	0.76%	\$2,722,272	\$2,672,391	\$2,015,315	\$2,015,315	75.41%
19	GEICO GENERAL INS CO	0.75%	\$2,696,106	\$2,409,801	\$2,114,514	\$2,282,534	94.72%
20	PROGRESSIVE NORTHWESTERN INS CO	0.72%	\$2,592,796	\$2,452,906	\$1,153,424	\$1,128,998	46.03%
21	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.68%	\$2,451,577	\$2,338,858	\$1,268,425	\$3,102,117	132.63%
22	SHELTER GENERAL INS CO	0.60%	\$2,146,511	\$2,181,212	\$1,346,621	\$1,359,255	62.32%
23	COLUMBIA MUTUAL INSURANCE CO	0.58%	\$2,063,065	\$2,021,120	\$1,167,037	\$1,151,518	56.97%
24	CORNERSTONE NATIONAL INSURANCE COMPANY	0.57%	\$2,036,083	\$1,931,217	\$1,329,455	\$1,299,015	67.26%
25	CONTINENTAL INSURANCE COMPANY THE	0.56%	\$1,997,285	\$2,070,699	\$1,346,687	\$1,343,197	64.87%
26	USAA CASUALTY INSURANCE COMPANY	0.54%	\$1,926,655	\$1,929,656	\$1,658,985	\$1,703,746	88.29%
27	GOVERNMENT EMPLOYEES INSURANCE CO	0.54%	\$1,919,629	\$1,833,865	\$2,838,869	\$2,919,534	159.20%
28	ALLIED PROPERTY & CASUALTY INS CO	0.53%	\$1,904,439	\$1,855,818	\$1,025,036	\$987,054	53.19%
29	FARMERS AND MERCHANTS INSURANCE CO	0.52%	\$1,868,901	\$1,943,239	\$1,378,602	\$1,328,186	68.35%
30	PROGRESSIVE SPECIALTY INS CO	0.50%	\$1,785,742	\$1,468,913	\$742,977	\$784,212	53.39%
31	AMERICAN STATES PREFERRED INS CO	0.41%	\$1,466,152	\$2,521,000	\$2,126,634	\$2,040,215	80.93%
32	AMCO INSURANCE COMPANY	0.38%	\$1,343,313	\$1,293,857	\$668,089	\$545,657	42.17%
33	FIRST NATIONAL INS CO OF AMERICA	0.36%	\$1,293,597	\$1,193,753	\$811,962	\$847,096	70.96%
34	NOBEL INSURANCE COMPANY	0.36%	\$1,291,591	\$1,090,381	\$786,072	\$1,016,641	93.24%
35	NATIONAL INSURANCE ASSOCIATION	0.36%	\$1,290,897	\$1,178,071	\$386,218	\$743,739	63.13%
36	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.35%	\$1,260,370	\$1,258,301	\$712,030	\$730,519	58.06%
37	CINCINNATI INS CO THE	0.35%	\$1,247,520	\$1,192,449	\$727,550	\$715,407	59.99%
38	AMERICAN MODERN HOME INSURANCE CO	0.35%	\$1,247,055	\$1,409,049	\$249,524	\$203,418	14.44%
39	FIREMANS FUND INS CO OF MISSOURI	0.33%	\$1,169,235	\$1,106,590	\$1,326,063	\$1,374,036	124.17%
40	GENERAL CASUALTY CO OF ILLINOIS	0.31%	\$1,109,716	\$1,000,159	\$438,905	\$429,808	42.97%
41	GENERAL ACCIDENT INSURANCE COMPANY	0.31%	\$1,091,779	\$1,082,557	\$767,310	\$833,836	77.02%
42	AMERICAN INTERNATIONAL INS CO	0.29%	\$1,026,226	\$879,732	\$594,640	\$626,835	71.25%
43	EMPLOYERS FIRE INSURANCE COMPANY	0.28%	\$997,639	\$968,940	\$763,576	\$740,429	76.42%
44	NATIONAL GENERAL INS CO	0.27%	\$962,064	\$967,339	\$397,292	\$439,474	45.43%
45	PROGRESSIVE CASUALTY INSURANCE CO	0.27%	\$953,987	\$896,082	\$476,588	\$483,562	53.96%
46	FIRST AMERICAN INSURANCE COMPANY	0.27%	\$949,759	\$1,500,948	\$823,076	\$659,693	43.95%
47	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.25%	\$898,589	\$678,724	\$405,814	\$378,220	55.73%
48	DEERBROOK INSURANCE COMPANY	0.25%	\$877,928	\$958,152	\$669,214	\$623,754	65.10%
49	AUTO OWNERS INSURANCE CO MUTUAL	0.24%	\$847,729	\$820,812	\$430,762	\$444,651	54.17%
50	GATEWAY INSURANCE COMPANY	0.23%	\$838,733	\$817,441	\$398,592	\$380,168	46.51%
51	DAIRYLAND INSURANCE COMPANY	0.23%	\$817,531	\$771,810	\$395,048	\$436,582	56.57%
52	TRAVCO INSURANCE COMPANY	0.23%	\$816,609	\$822,801	\$656,952	\$688,259	83.65%
53	GEICO INDEMNITY COMPANY	0.21%	\$768,114	\$674,605	\$446,256	\$472,287	70.01%
54	GEICO CASUALTY COMPANY	0.21%	\$766,685	\$682,966	\$490,111	\$511,150	74.84%
55	PHOENIX INSURANCE COMPANY THE	0.20%	\$728,502	\$739,628	\$580,671	\$604,475	81.73%
56	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20%	\$725,279	\$771,227	\$464,655	\$480,557	62.31%
57	STATE AUTO PROPERTY & CASUALTY INS CO	0.20%	\$724,984	\$726,357	\$575,140	\$573,279	78.93%
58	DEPOSITORS INSURANCE COMPANY	0.20%	\$716,843	\$650,693	\$324,151	\$325,686	50.05%
59	METROPOLITAN GROUP PROP & CAS INS CO	0.19%	\$684,339	\$657,764	\$506,196	\$499,674	75.97%
60	LYNDON PROPERTY INSURANCE COMPANY	0.19%	\$679,843	\$748,166	\$435,467	\$412,115	55.08%
61	GRINNELL MUTUAL REINSURANCE COMPANY	0.19%	\$671,572	\$712,430	\$431,326	\$413,344	58.02%
62	MILLERS CLASSIFIED INSURANCE COMPANY	0.18%	\$653,176	\$676,258	\$379,961	\$385,835	57.05%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	METROPOLITAN PROPERTY & CASUALTY INS CO	0.18%	\$636,396	\$655,872	\$223,350	\$616,257	93.96%
64	AMERICAN ECONOMY INSURANCE COMPANY	0.17%	\$610,897	\$1,042,649	\$521,333	\$514,828	49.38%
65	NATIONWIDE MUTUAL INSURANCE COMPANY	0.17%	\$592,671	\$662,502	\$479,519	\$460,527	69.51%
66	ST PAUL GUARDIAN INSURANCE COMPANY	0.16%	\$583,546	\$629,412	\$361,385	\$319,015	50.68%
67	ATLANTIC MUTUAL INSURANCE COMPANY	0.16%	\$581,828	\$550,658	\$225,871	\$219,697	39.90%
68	NATIONAL GENERAL ASSURANCE COMPANY	0.16%	\$578,412	\$502,674	\$466,475	\$437,699	87.07%
69	HALCYON INSURANCE CO	0.16%	\$559,894	\$126,117	\$61,734	\$76,168	60.39%
70	WINDSOR INSURANCE COMPANY	0.16%	\$555,175	\$569,471	\$360,401	\$364,987	64.09%
71	ECONOMY PREFERRED INSURANCE COMPANY	0.15%	\$535,001	\$585,806	\$358,707	\$351,793	60.05%
72	HARTFORD FIRE INSURANCE COMPANY	0.14%	\$512,096	\$372,018	\$410,096	\$437,177	117.52%
73	AUTO CLUB FAMILY INSURANCE COMPANY	0.14%	\$500,780	\$548,122	\$416,239	\$393,323	71.76%
74	WEST AMERICAN INSURANCE COMPANY	0.13%	\$481,403	\$490,634	\$427,360	\$400,541	81.64%
75	SECURA INSURANCE A MUTUAL COMPANY	0.13%	\$476,247	\$474,925	\$419,714	\$418,676	88.16%
76	COUNTRY MUTUAL INSURANCE COMPANY	0.13%	\$473,575	\$480,121	\$393,982	\$377,625	78.65%
77	GUIDEONE ELITE INSURANCE COMPANY	0.13%	\$457,199	\$451,594	\$282,126	\$275,270	60.96%
78	GUIDEONE MUTUAL INSURANCE COMPANY	0.13%	\$451,592	\$444,198	\$240,962	\$239,444	53.90%
79	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.11%	\$399,951	\$225,094	\$112,325	\$118,047	52.44%
80	SENTRY INSURANCE A MUTUAL COMPANY	0.11%	\$397,920	\$433,584	\$205,599	\$224,973	51.89%
81	CHARTER OAK FIRE INSURANCE CO THE	0.11%	\$380,328	\$363,189	\$279,231	\$284,592	78.36%
82	OMNI INSURANCE COMPANY	0.10%	\$371,428	\$370,346	\$258,069	\$117,768	31.80%
83	OMAHA PROPERTY AND CASUALTY INS CO	0.10%	\$356,243	\$340,350	\$257,589	\$276,718	81.30%
84	AMERICAN MOTORISTS INSURANCE CO	0.09%	\$312,589	\$334,197	\$292,991	\$294,167	88.02%
85	TRAVELERS INDEMNITY CO OF ILLINOIS	0.09%	\$305,750	\$300,687	\$248,381	\$252,731	84.05%
86	INTEGON NATIONAL INSURANCE COMPANY	0.08%	\$291,059	\$249,340	\$70,524	\$70,652	28.34%
87	STATE NATIONAL INSURANCE COMPANY INC	0.08%	\$283,149	\$164,992	\$33,008	\$38,804	23.52%
88	TIG PREMIER INSURANCE COMPANY	0.08%	\$276,898	\$359,141	\$396,712	\$326,817	91.00%
89	CGU INSURANCE COMPANY	0.07%	\$260,220	\$291,551	\$164,491	\$191,320	65.62%
90	COLONIAL PENN FRANKLIN INSURANCE CO	0.07%	\$256,589	\$213,098	\$166,484	\$195,546	91.76%
91	IGF INSURANCE COMPANY	0.07%	\$254,148	\$342,002	\$684,786	\$582,682	170.37%
92	TRUSTGARD INSURANCE COMPANY	0.07%	\$253,916	\$268,948	\$233,897	\$225,599	83.88%
93	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$245,621	\$235,818	\$161,950	\$172,212	73.03%
94	TRAVELERS INDEMNITY COMPANY	0.07%	\$244,846	\$258,941	\$136,857	\$140,731	54.35%
95	HAWKEYE SECURITY INSURANCE COMPANY	0.07%	\$244,430	\$246,333	\$129,900	\$121,122	49.17%
96	TICO INSURANCE COMPANY	0.07%	\$233,320	\$90,329	\$76,166	\$88,094	97.53%
97	NATIONAL ALLIANCE INSURANCE CO	0.06%	\$228,727	\$231,180	\$113,715	\$96,392	41.70%
98	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$226,011	\$221,466	\$101,320	\$94,311	42.58%
99	LIBERTY INSURANCE CORPORATION	0.06%	\$222,898	\$215,231	\$164,942	\$164,942	76.63%
100	UNIVERSAL UNDERWRITERS INS CO	0.06%	\$220,268	\$211,974	\$215,339	\$176,252	83.15%
101	METROPOLITAN GENERAL INS CO	0.06%	\$219,500	\$232,691	\$125,970	\$131,052	56.32%
102	AMERICAN RELIABLE INSURANCE COMPANY	0.06%	\$218,986	\$245,344	\$88,999	\$96,867	39.48%
103	MIDLAND RISK INSURANCE COMPANY	0.06%	\$211,403	\$264,620	\$179,884	\$178,903	67.61%
104	VALLEY NATIONAL INSURANCE COMPANY	0.06%	\$209,438	\$159,711	\$135,030	\$142,329	89.12%
105	FOREMOST INSURANCE CO	0.06%	\$208,681	\$208,954	\$36,456	-\$8,518	-4.08%
106	SAGAMORE INSURANCE COMPANY	0.06%	\$206,813	\$237,142	\$161,512	\$137,906	58.15%
107	INFINITY INSURANCE COMPANY	0.06%	\$201,710	\$215,147	\$108,710	\$104,980	48.79%
108	TEACHERS INSURANCE COMPANY	0.06%	\$201,573	\$202,955	\$114,658	\$106,642	52.54%
109	VIGILANT INSURANCE COMPANY	0.05%	\$196,746	\$190,034	\$153,661	\$153,298	80.67%
110	EMCASCO INSURANCE COMPANY	0.05%	\$174,378	\$173,548	\$112,697	\$105,780	60.95%
111	AMERICAN NATIONAL GENERAL INS CO	0.05%	\$167,375	\$168,492	\$98,236	\$95,234	56.52%
112	FEDERATED MUTUAL INSURANCE COMPANY	0.05%	\$164,069	\$166,778	\$69,033	\$41,984	25.17%
113	FEDERAL INSURANCE COMPANY	0.05%	\$163,560	\$163,361	\$161,014	\$161,175	98.66%
114	MIC GENERAL INSURANCE CORPORATION	0.05%	\$162,751	\$160,072	\$132,434	\$139,828	87.35%
115	AMERICAN STATES INSURANCE COMPANY	0.05%	\$161,612	\$294,958	\$138,623	\$144,844	49.11%
116	METROPOLITAN CASUALTY INS CO	0.04%	\$157,384	\$160,576	\$68,550	\$74,299	46.27%
117	UNITED SECURITY INSURANCE COMPANY	0.04%	\$153,558	\$160,316	\$67,828	\$60,582	37.79%
118	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$152,662	\$152,200	\$73,321	\$68,435	44.96%
119	AMEX ASSURANCE COMPANY	0.04%	\$152,053	\$146,732	\$154,201	\$152,894	104.20%
120	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$147,446	\$148,620	\$110,123	\$119,134	80.16%
121	MENDOTA INSURANCE COMPANY	0.04%	\$141,314	\$125,387	\$71,998	\$68,751	54.83%
122	ALPHA PROPERTY & CASUALTY INS CO	0.04%	\$136,392	\$15,617	\$4,255	\$22,714	145.44%
123	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04%	\$134,149	\$135,383	\$118,566	\$118,674	87.66%
124	HARTFORD ACCIDENT & INDEMNITY CO	0.04%	\$133,726	\$97,890	\$37,392	\$38,921	39.76%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	AMERICAN BANKERS INS CO OF FLORIDA	0.04%	\$127,932	\$185,420	\$26,351	\$10,693	5.77%
126	TRADERS INSURANCE COMPANY	0.03%	\$122,037	\$122,800	\$67,872	\$78,472	63.90%
127	VALIANT INS CO	0.03%	\$120,496	\$142,954	\$125,425	\$132,957	93.01%
128	COLONIAL PENN INSURANCE COMPANY	0.03%	\$116,454	\$108,594	\$69,419	\$68,513	63.09%
129	GREAT NORTHERN INSURANCE COMPANY	0.03%	\$113,469	\$87,211	\$44,170	\$44,564	51.10%
130	AMERICAN PREMIER INSURANCE COMPANY	0.03%	\$112,818	\$194,496	\$197,770	\$133,945	68.87%
131	TRUMBULL INSURANCE COMPANY	0.03%	\$112,260	\$43,738	\$12,679	\$23,269	53.20%
132	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$111,952	\$120,611	\$70,751	\$74,669	61.91%
133	GENERAL INSURANCE CO OF AMERICA	0.03%	\$111,487	\$115,303	\$64,481	\$67,697	58.71%
134	NATIONAL INTERSTATE INSURANCE COMPANY	0.03%	\$109,548	\$81,579	\$28,315	\$16,777	20.57%
135	FOUNDERS INSURANCE COMPANY	0.03%	\$108,531	\$174,811	\$36,617	\$32,653	18.68%
136	PACIFIC INDEMNITY COMPANY	0.03%	\$107,347	\$100,920	\$63,973	\$64,115	63.53%
137	TRAVELERS INDEMNITY CO OF AMERICA	0.03%	\$106,493	\$82,773	\$41,161	\$43,540	52.60%
138	COUNTRY PREFERRED INSURANCE COMPANY	0.03%	\$105,918	\$85,215	\$34,328	\$37,041	43.47%
139	USAA GENERAL INDEMNITY COMPANY	0.03%	\$104,946	\$88,848	\$37,712	\$42,589	47.93%
140	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$103,491	\$89,878	\$68,659	\$52,998	58.97%
141	LEADER INSURANCE COMPANY	0.03%	\$101,906	\$180,917	\$121,305	\$104,118	57.55%
142	CALIFORNIA CASUALTY INSURANCE CO	0.03%	\$101,549	\$261,627	\$168,066	\$165,818	63.38%
143	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$100,146	\$35,435	\$26,701	\$31,788	89.71%
144	AMERICAN UNION INSURANCE COMPANY	0.03%	\$95,886	\$94,176	\$38,459	\$38,459	40.84%
145	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$95,431	\$84,636	\$29,072	\$31,322	37.01%
146	ATLANTA SPECIALTY INSURANCE COMPANY	0.02%	\$88,048	\$146,605	\$147,474	\$97,894	66.77%
147	VIKING INSURANCE COMPANY OF WI	0.02%	\$86,969	\$86,366	\$60,988	\$50,541	58.52%
148	ELECTRIC INSURANCE COMPANY	0.02%	\$84,842	\$72,144	\$26,836	\$25,891	35.89%
149	ATLANTA CASUALTY COMPANY	0.02%	\$80,761	\$115,503	\$101,942	\$77,940	67.48%
150	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$79,087	\$70,667	\$36,404	\$42,167	59.67%
151	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$78,835	\$67,081	\$30,799	\$29,796	44.42%
152	WARNER INSURANCE COMPANY	0.02%	\$78,299	\$55,929	\$57,656	\$79,200	141.61%
153	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$75,728	\$76,250	\$62,065	\$57,198	75.01%
154	ECONOMY FIRE & CASUALTY COMPANY	0.02%	\$75,183	\$90,365	\$53,056	\$51,086	56.53%
155	HORACE MANN INSURANCE COMPANY	0.02%	\$73,615	\$76,763	\$58,331	\$58,597	76.35%
156	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$68,226	\$72,488	\$36,269	\$28,926	39.90%
157	FARM AND CITY INSURANCE COMPANY	0.02%	\$68,002	\$69,086	\$15,996	\$35,227	50.99%
158	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$67,758	\$63,582	\$67,823	\$75,006	117.97%
159	PAFCO GENERAL INSURANCE COMPANY	0.02%	\$64,993	\$104,719	\$66,890	\$49,076	46.86%
160	WORLDWIDE INSURANCE COMPANY	0.02%	\$63,809	\$85,478	\$7,552	\$33,365	39.03%
161	HAULERS INSURANCE COMPANY INC	0.02%	\$59,068	\$47,596	\$27,546	\$32,481	68.24%
162	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$57,230	\$57,321	\$33,044	\$32,571	56.82%
163	WESTERN AGRICULTURAL INSURANCE COMPANY	0.01%	\$47,582	\$16,282	\$23,971	\$27,458	168.64%
164	ASSURANCE COMPANY OF AMERICA	0.01%	\$46,106	\$57,307	\$60,729	\$62,014	108.21%
165	HARTFORD CASUALTY INS CO	0.01%	\$42,286	\$38,540	\$25,784	\$25,774	66.88%
166	ALLIANCE INSURANCE COMPANY INC	0.01%	\$40,594	\$38,945	\$9,631	\$8,131	20.88%
167	TRI STATE INSURANCE COMPANY	0.01%	\$40,584	\$50,789	\$34,130	\$33,169	65.31%
168	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$38,878	\$56,280	\$22,211	\$28,992	51.51%
169	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$38,500	\$35,462	\$165,906	\$62,952	177.52%
170	RELiance NATIONAL INSURANCE COMPANY	0.01%	\$35,266	\$36,227	\$22,239	\$23,944	66.09%
171	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$34,835	\$34,578	\$13,498	\$16,407	47.45%
172	FARMERS ALLIANCE MUTUAL INS CO	0.01%	\$33,979	\$36,813	\$13,500	\$761	2.07%
173	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$32,879	\$29,108	\$20,901	\$25,052	86.07%
174	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.01%	\$31,371	\$33,602	\$55,803	\$56,470	168.06%
175	UNITED STATES FIDELITY & GUARANTY CO	0.01%	\$29,721	\$36,584	\$23,447	\$24,642	67.36%
176	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$28,101	\$28,749	\$27,052	\$8,534	29.68%
177	PRUDENTIAL GENERAL INS CO	0.01%	\$25,567	\$24,428	\$16,388	\$15,689	64.23%
178	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$24,969	\$22,575	\$4,773	\$6,536	28.95%
179	NAU COUNTRY INSURANCE COMPANY	0.01%	\$24,018	\$21,626	\$16,354	\$16,459	76.11%
180	MERASTAR INSURANCE COMPANY	0.01%	\$23,664	\$23,929	\$17,199	\$17,044	71.23%
181	OWNERS INSURANCE COMPANY	0.01%	\$23,307	\$14,542	\$13,590	\$14,392	98.97%
182	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$22,016	\$20,565	\$3,867	-\$3,425	-16.65%
183	FIDELITY AND CASUALTY CO OF NY	0.01%	\$21,044	\$34,904	\$15,871	\$14,331	41.06%
184	SHELBY CASUALTY INSURANCE COMPANY	0.01%	\$20,224	\$22,360	\$2,113	-\$2,200	-9.84%
185	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$18,634	\$4,973	\$60	\$2,968	59.68%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$17,617	\$17,285	\$15,907	\$19,039	110.15%
187	REGENT INSURANCE COMPANY	0.00%	\$17,611	\$23,905	\$12,240	\$23,463	98.15%
188	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$16,214	\$16,500	\$10,171	\$9,946	60.28%
189	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$13,915	\$9,865	\$7,006	\$7,151	72.49%
190	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$13,641	\$12,216	\$1,245	-\$1,326	-10.85%
191	AMERICAN SERVICE INSURANCE COMPANY	0.00%	\$13,251	\$1,031	\$0	\$0	0.00%
192	NATIONWIDE ASSURANCE COMPANY	0.00%	\$13,083	\$14,123	-\$2,786	-\$214	-1.52%
193	COUNTRY CASUALTY INS CO	0.00%	\$12,735	\$11,668	\$4,496	\$6,975	59.78%
194	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$12,468	\$14,712	\$13,263	\$12,778	86.85%
195	GREENWICH INSURANCE COMPANY	0.00%	\$11,592	\$97,323	\$141,462	\$48,999	50.35%
196	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$11,200	\$57,520	\$104,457	\$52,789	91.78%
197	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$10,834	\$8,376	\$10,523	\$10,523	125.63%
198	CENTENNIAL INSURANCE COMPANY	0.00%	\$9,584	\$9,975	\$4,455	\$4,657	46.69%
199	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$8,739	\$9,048	\$1,264	\$834	9.22%
200	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$7,705	\$7,917	\$8,396	\$8,573	108.29%
201	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$7,606	\$8,450	\$741	\$1,039	12.30%
202	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$7,083	\$5,179	\$555	\$555	10.72%
203	FAIRMONT INSURANCE COMPANY	0.00%	\$6,280	\$7,786	\$335	\$335	4.30%
204	ALLEGIANCE INSURANCE COMPANY	0.00%	\$6,208	\$3,542	\$298	\$555	15.67%
205	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$5,631	\$6,973	\$2,146	\$1,412	20.25%
206	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$5,205	\$5,840	\$6,051	\$5,186	88.80%
207	TWIN CITY FIRE INS CO	0.00%	\$4,019	\$3,946	\$0	-\$2	-0.05%
208	MASSACHUSETTS BAY INS CO	0.00%	\$3,555	\$22,920	\$27,968	\$27,933	121.87%
209	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$3,208	\$3,132	\$3,564	\$1,480	47.25%
210	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$3,051	\$3,429	\$6,254	\$6,254	182.39%
211	AMERICAN INDEMNITY COMPANY	0.00%	\$2,835	\$3,441	-\$1,720	-\$1,710	-49.69%
212	HANOVER INSURANCE COMPANY THE	0.00%	\$2,310	\$5,603	\$8,390	\$8,377	149.51%
213	MARYLAND CASUALTY COMPANY	0.00%	\$2,257	\$3,085	\$828	-\$270	-8.75%
214	AMERICAN PROTECTION INSURANCE CO	0.00%	\$1,918	\$2,027	\$55	\$39	1.92%
215	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$1,745	\$1,704	\$35	\$35	2.05%
216	RELiance INSURANCE COMPANY	0.00%	\$1,438	\$1,314	\$900	\$921	70.09%
217	VIRGINIA SURETY COMPANY INC	0.00%	\$1,315	\$38,355	\$27,751	\$29,682	77.39%
218	ROYAL INDEMNITY COMPANY	0.00%	\$1,126	\$937	\$0	\$2	0.21%
219	SAFEGUARD INSURANCE COMPANY	0.00%	\$899	\$921	\$53	\$54	5.86%
220	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$858	\$40,731	\$50,501	\$51,066	125.37%
221	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$663	\$682	\$0	\$0	0.00%
222	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$532	\$1,122	\$339	\$304	27.09%
223	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$444	\$621	\$169	\$118	19.00%
224	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$263	\$237	\$76	\$79	33.33%
225	FIREMANS FUND INSURANCE COMPANY	0.00%	\$228	\$369	\$97	\$134	36.31%
226	TIG INSURANCE COMPANY	0.00%	\$95	\$95	\$31	\$31	32.63%
227	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$76	\$169	\$44	\$40	23.67%
228	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$59	\$77	\$0	\$35	45.45%
229	MOTORS INSURANCE CORPORATION	0.00%	\$56	\$74	\$22	\$24	32.43%
230	AMERICAN CASUALTY CO OF READING PA	0.00%	\$35	\$35	\$10	\$10	28.57%
231	CONTINENTAL CASUALTY COMPANY	0.00%	\$27	\$27	-\$168	-\$168	-622.22%
232	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	\$19	\$1,479	\$18,657	-\$22,559	-1525.29%
233	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$5	\$104	\$23	\$19	18.27%
234	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$3	\$5	\$0	\$0	0.00%
235	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$2	\$0	\$0	0.00%
236	JOHN DEERE INSURANCE COMPANY	0.00%	\$1	\$1	\$2	\$2	200.00%
237	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$4	\$0	\$0	0.00%
238	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
239	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$176	\$527	N/A
240	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$3	N/A
241	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$29	-\$657	\$3,610	12448.28%
242	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$318	-\$7,499	N/A
243	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
244	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$210	\$0	\$0	0.00%
245	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$4	\$0	\$0	0.00%
246	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$6	-\$23	N/A

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$50	-\$49	N/A
248	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	-\$150	\$7,489	N/A
249	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$2,334	\$5,270	N/A
250	INTEGON INDEMNITY CORP	0.00%	\$0	\$0	\$9,625	\$53,964	N/A
251	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	-\$2,364	-\$2,364	N/A
252	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$48	N/A
253	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$142,308	\$0	\$0	0.00%
254	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$233	N/A
255	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$412	N/A
256	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$137	N/A
257	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$4	N/A
258	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$91	\$0	\$201	220.88%
259	PENNSYLVANIA CASUALTY COMPANY	0.00%	\$0	\$0	\$188	\$188	N/A
260	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,255	N/A
261	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$22,527	N/A
262	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$31	N/A
263	YOSEMITE INSURANCE COMPANY	0.00%	\$0	\$0	\$1,185	\$1,185	N/A
264	KANSAS CITY FIRE & MARINE INS CO	0.00%	-\$1	\$227	\$0	\$0	0.00%
265	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	-\$2	-\$1	-\$1	-\$1	100.00%
266	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$3	\$311	-\$18	-\$393	-126.37%
267	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$6	-\$6	\$0	\$0	0.00%
268	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$12	-\$12	\$0	\$0	0.00%
269	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$15	-\$11	\$0	\$0	0.00%
270	SAFECO NATIONAL INSURANCE COMPANY	0.00%	-\$265	\$30,890	\$25,342	\$4,250	13.76%
271	COMMERCIAL UNION INSURANCE COMPANY	0.00%	-\$398	-\$162	\$0	-\$25	15.43%
272	AMERISURE INSURANCE COMPANY	0.00%	-\$742	-\$446	\$239	\$529	-118.61%
273	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	-\$2,044	\$294	\$0	-\$73	-24.83%
274	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	-\$2,648	\$9,408	\$1,767	-\$733	-7.79%
275	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	-\$16,320	\$133,955	\$72,113	\$69,466	51.86%
TOTAL		100.00%	\$357,919,833	\$353,138,409	\$237,584,072	\$239,784,932	67.90%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	22.69%	\$149,551,224	\$146,938,287	\$95,831,074	\$95,610,170	65.07%
2	AMERICAN FAMILY MUTUAL INS CO	15.10%	\$99,542,360	\$97,720,907	\$60,748,074	\$60,502,014	61.91%
3	FARMERS INSURANCE COMPANY INC	6.49%	\$42,752,367	\$43,591,597	\$28,468,969	\$28,081,970	64.42%
4	SHELTER MUTUAL INSURANCE CO	5.91%	\$38,936,215	\$38,804,832	\$23,482,310	\$23,570,572	60.74%
5	ALLSTATE INSURANCE COMPANY	4.57%	\$30,095,410	\$29,443,444	\$17,172,890	\$16,370,584	55.60%
6	SAFECO INSURANCE CO OF AMERICA	3.75%	\$24,718,008	\$21,393,632	\$12,420,843	\$12,426,747	58.09%
7	AMERICAN STANDARD INS CO OF WISCONSIN	3.13%	\$20,599,511	\$18,586,989	\$12,135,937	\$11,902,471	64.04%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.11%	\$20,489,359	\$20,195,208	\$12,688,844	\$12,464,609	61.72%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.15%	\$14,144,060	\$14,004,628	\$9,712,009	\$9,548,793	68.18%
10	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.69%	\$11,118,291	\$10,394,656	\$6,492,526	\$6,372,500	61.31%
11	MID CENTURY INSURANCE COMPANY	1.41%	\$9,300,776	\$9,318,750	\$5,885,341	\$5,740,453	61.60%
12	STATE FARM FIRE AND CASUALTY CO	1.28%	\$8,410,390	\$8,442,181	\$5,440,512	\$5,373,336	63.65%
13	ALLSTATE INDEMNITY COMPANY	1.26%	\$8,288,879	\$8,631,803	\$5,138,875	\$4,886,082	56.61%
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.24%	\$8,141,135	\$7,891,857	\$5,806,791	\$5,739,743	72.73%
15	HARTFORD UNDERWRITERS INSURANCE CO	1.14%	\$7,496,321	\$7,148,374	\$4,653,917	\$4,694,935	65.68%
16	CAMERON MUTUAL INSURANCE COMPANY	1.02%	\$6,731,004	\$6,803,621	\$3,549,874	\$3,330,536	48.95%
17	LIBERTY MUTUAL FIRE INSURANCE CO	0.88%	\$5,788,275	\$5,651,041	\$3,574,750	\$3,574,750	63.26%
18	PROGRESSIVE SPECIALTY INS CO	0.84%	\$5,565,106	\$4,376,600	\$2,778,098	\$2,753,299	62.91%
19	PROGRESSIVE NORTHWESTERN INS CO	0.84%	\$5,544,609	\$5,231,539	\$3,111,479	\$3,119,470	59.63%
20	GEICO GENERAL INS CO	0.81%	\$5,344,920	\$4,842,256	\$3,898,517	\$4,152,771	85.76%
21	USAA CASUALTY INSURANCE COMPANY	0.69%	\$4,565,003	\$4,448,578	\$2,898,960	\$2,795,424	62.84%
22	SHELTER GENERAL INS CO	0.63%	\$4,138,897	\$4,086,712	\$3,216,777	\$3,246,958	79.45%
23	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.61%	\$4,044,462	\$3,856,750	\$3,086,777	\$1,280,221	33.19%
24	FIRST NATIONAL INS CO OF AMERICA	0.58%	\$3,825,586	\$3,540,208	\$1,896,151	\$1,883,095	53.19%
25	FARMERS AND MERCHANTS INSURANCE CO	0.57%	\$3,771,470	\$3,912,776	\$2,506,902	\$-308,869	-7.89%
26	GOVERNMENT EMPLOYEES INSURANCE CO	0.55%	\$3,656,314	\$3,541,190	\$1,411,787	\$1,452,651	41.02%
27	CONTINENTAL INSURANCE COMPANY THE	0.55%	\$3,627,147	\$3,557,153	\$2,264,481	\$2,194,282	61.69%
28	CORNERSTONE NATIONAL INSURANCE COMPANY	0.52%	\$3,396,258	\$3,248,883	\$2,700,211	\$2,723,756	83.84%
29	COLUMBIA MUTUAL INSURANCE CO	0.44%	\$2,893,998	\$2,846,379	\$2,029,430	\$1,973,897	69.35%
30	ALLIED PROPERTY & CASUALTY INS CO	0.40%	\$2,650,550	\$2,582,875	\$1,708,402	\$1,645,090	63.69%
31	PROGRESSIVE CASUALTY INSURANCE CO	0.40%	\$2,641,196	\$2,442,407	\$1,508,832	\$1,512,047	61.91%
32	FIREMANS FUND INS CO OF MISSOURI	0.39%	\$2,568,904	\$2,446,241	\$1,492,046	\$1,513,166	61.86%
33	GATEWAY INSURANCE COMPANY	0.35%	\$2,291,922	\$2,267,888	\$1,259,249	\$1,201,045	52.96%
34	DEERBROOK INSURANCE COMPANY	0.34%	\$2,261,083	\$2,440,837	\$1,980,071	\$1,930,297	79.08%
35	AMERICAN STATES PREFERRED INS CO	0.34%	\$2,258,619	\$3,912,485	\$2,685,039	\$2,489,513	63.63%
36	GENERAL ACCIDENT INSURANCE COMPANY	0.33%	\$2,181,781	\$2,148,547	\$1,607,020	\$1,672,139	77.83%
37	ILLINOIS NATIONAL INSURANCE COMPANY	0.33%	\$2,178,282	\$2,228,271	\$1,394,978	\$1,437,041	64.49%
38	HALCYON INSURANCE CO	0.31%	\$2,062,641	\$402,275	\$244,765	\$263,484	65.50%
39	EMPLOYERS FIRE INSURANCE COMPANY	0.31%	\$2,024,638	\$1,970,591	\$1,025,858	\$1,013,245	51.42%
40	AMCO INSURANCE COMPANY	0.30%	\$1,960,720	\$1,888,283	\$930,759	\$760,053	40.25%
41	NATIONAL INSURANCE ASSOCIATION	0.29%	\$1,938,078	\$1,768,688	\$1,543,479	\$1,116,607	63.13%
42	GEICO CASUALTY COMPANY	0.29%	\$1,903,532	\$1,731,372	\$1,065,519	\$1,113,263	64.30%
43	WINDSOR INSURANCE COMPANY	0.29%	\$1,897,534	\$1,962,906	\$1,233,898	\$1,221,767	62.24%
44	GEICO INDEMNITY COMPANY	0.28%	\$1,865,264	\$1,639,057	\$1,031,960	\$1,073,526	65.50%
45	DAIRYLAND INSURANCE COMPANY	0.25%	\$1,659,737	\$1,623,497	\$852,249	\$875,838	53.95%
46	TRAVCO INSURANCE COMPANY	0.25%	\$1,622,754	\$1,582,737	\$918,291	\$869,556	54.94%
47	AUTO CLUB FAMILY INSURANCE COMPANY	0.24%	\$1,614,687	\$1,770,556	\$897,990	\$869,090	49.09%
48	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.24%	\$1,610,704	\$949,617	\$581,233	\$640,947	67.50%
49	CINCINNATI INS CO THE	0.24%	\$1,581,139	\$1,515,725	\$1,122,081	\$1,133,152	74.76%
50	PHOENIX INSURANCE COMPANY THE	0.23%	\$1,548,589	\$1,535,319	\$966,695	\$900,311	58.64%
51	STATE AUTO PROPERTY & CASUALTY INS CO	0.23%	\$1,538,073	\$1,541,029	\$571,873	\$545,834	35.42%
52	OMNI INSURANCE COMPANY	0.23%	\$1,513,893	\$1,481,785	\$837,458	\$975,053	65.80%
53	GENERAL CASUALTY CO OF ILLINOIS	0.21%	\$1,395,458	\$1,240,522	\$1,020,643	\$950,204	76.60%
54	METROPOLITAN GROUP PROP & CAS INS CO	0.20%	\$1,335,997	\$1,264,169	\$934,566	\$950,092	75.16%
55	AIU INSURANCE COMPANY	0.20%	\$1,333,428	\$1,150,157	\$855,407	\$934,802	81.28%
56	GRINNELL MUTUAL REINSURANCE COMPANY	0.19%	\$1,275,545	\$1,266,091	\$776,203	\$792,538	62.60%
57	AUTO OWNERS INSURANCE CO MUTUAL	0.19%	\$1,272,643	\$1,235,769	\$930,363	\$929,778	75.24%
58	DEPOSITORS INSURANCE COMPANY	0.18%	\$1,163,403	\$1,056,268	\$674,969	\$678,276	64.21%
59	HARTFORD FIRE INSURANCE COMPANY	0.17%	\$1,152,188	\$870,794	\$541,078	\$556,538	63.91%
60	MILLERS MUTUAL INSURANCE ASSOCIATION	0.17%	\$1,147,683	\$1,220,865	\$608,843	\$585,357	47.95%
61	COUNTRY MUTUAL INSURANCE COMPANY	0.17%	\$1,120,367	\$1,121,767	\$762,780	\$776,220	69.20%
62	AMERICAN INTERNATIONAL SOUTH INS CO	0.17%	\$1,113,058	\$978,063	\$731,018	\$770,875	78.82%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	ST PAUL GUARDIAN INSURANCE COMPANY	0.17%	\$1,097,380	\$1,180,536	\$467,558	\$387,436	32.82%
64	SECURA INSURANCE A MUTUAL COMPANY	0.16%	\$1,078,778	\$1,075,783	\$500,501	\$498,953	46.38%
65	METROPOLITAN PROPERTY & CASUALTY INS CO	0.16%	\$1,043,451	\$1,078,638	\$590,763	\$230,893	21.41%
66	NATIONAL GENERAL INS CO	0.16%	\$1,041,296	\$1,033,971	\$715,275	\$710,625	68.73%
67	MILLERS CLASSIFIED INSURANCE COMPANY	0.15%	\$1,015,869	\$1,046,457	\$425,710	\$406,477	38.84%
68	NATIONWIDE MUTUAL INSURANCE COMPANY	0.15%	\$993,262	\$888,278	\$951,292	\$967,252	108.89%
69	NATIONAL GENERAL ASSURANCE COMPANY	0.15%	\$984,159	\$873,663	\$595,673	\$565,943	64.78%
70	TICO INSURANCE COMPANY	0.15%	\$959,654	\$387,987	\$226,520	\$270,008	69.59%
71	GUIDEONE ELITE INSURANCE COMPANY	0.14%	\$938,585	\$928,427	\$619,768	\$603,341	64.99%
72	INTEGON NATIONAL INSURANCE COMPANY	0.14%	\$911,120	\$780,521	\$512,804	\$513,734	65.82%
73	SENTRY INSURANCE A MUTUAL COMPANY	0.13%	\$880,130	\$838,152	\$451,989	\$522,744	62.37%
74	GUIDEONE MUTUAL INSURANCE COMPANY	0.13%	\$878,725	\$866,703	\$612,389	\$608,606	70.22%
75	SAGAMORE INSURANCE COMPANY	0.13%	\$857,947	\$988,613	\$503,538	\$485,914	49.15%
76	STATE NATIONAL INSURANCE COMPANY INC	0.13%	\$849,447	\$494,975	\$99,022	\$116,409	23.52%
77	VALLEY NATIONAL INSURANCE COMPANY	0.13%	\$839,199	\$642,440	\$386,539	\$487,059	75.81%
78	OMAHA PROPERTY AND CASUALTY INS CO	0.12%	\$804,788	\$771,539	\$580,799	\$576,417	74.71%
79	ECONOMY PREFERRED INSURANCE COMPANY	0.12%	\$800,327	\$823,543	\$505,067	\$495,416	60.16%
80	WEST AMERICAN INSURANCE COMPANY	0.12%	\$794,020	\$806,984	\$471,336	\$452,410	56.06%
81	AMERICAN ECONOMY INSURANCE COMPANY	0.12%	\$793,598	\$1,358,896	\$815,934	\$773,106	56.89%
82	ATLANTIC MUTUAL INSURANCE COMPANY	0.12%	\$789,835	\$746,026	\$402,041	\$386,369	51.79%
83	ICF INSURANCE COMPANY	0.12%	\$775,966	\$987,047	\$170,550	\$158,427	16.05%
84	CHARTER OAK FIRE INSURANCE CO THE	0.12%	\$763,304	\$708,305	\$337,683	\$318,062	44.90%
85	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.11%	\$739,825	\$381,635	\$261,188	\$268,786	70.43%
86	VIGILANT INSURANCE COMPANY	0.10%	\$683,125	\$658,745	\$330,015	\$330,242	50.13%
87	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	\$657,329	\$653,880	\$561,041	\$524,604	80.23%
88	METROPOLITAN GENERAL INS CO	0.10%	\$648,394	\$659,251	\$383,253	\$356,383	54.06%
89	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.10%	\$637,298	\$622,919	\$402,981	\$406,583	65.27%
90	CGU INSURANCE COMPANY	0.09%	\$581,802	\$656,105	\$613,823	\$624,626	95.20%
91	AMERICAN MOTORISTS INSURANCE CO	0.09%	\$576,146	\$637,572	\$378,210	\$405,483	63.60%
92	LIBERTY INSURANCE CORPORATION	0.09%	\$574,547	\$519,144	\$457,643	\$457,643	88.15%
93	TRAVELERS INDEMNITY COMPANY	0.08%	\$517,797	\$533,102	\$340,867	\$321,236	60.26%
94	TIG PREMIER INSURANCE COMPANY	0.08%	\$508,643	\$645,976	\$683,598	\$473,514	73.30%
95	LEADER INSURANCE COMPANY	0.08%	\$502,383	\$937,549	\$590,742	\$559,791	59.71%
96	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$491,768	\$468,509	\$360,469	\$387,408	82.69%
97	AMERICAN PREMIER INSURANCE COMPANY	0.07%	\$480,074	\$757,863	\$770,474	\$521,826	68.85%
98	FEDERAL INSURANCE COMPANY	0.07%	\$469,977	\$479,174	\$268,555	\$271,804	56.72%
99	TRUMBULL INSURANCE COMPANY	0.07%	\$465,710	\$184,919	\$52,471	\$52,471	28.38%
100	COLONIAL PENN FRANKLIN INSURANCE CO	0.07%	\$436,895	\$362,842	\$283,473	\$332,956	91.76%
101	TRUSTGARD INSURANCE COMPANY	0.07%	\$432,511	\$450,377	\$252,027	\$255,191	56.66%
102	AMERICAN NATIONAL GENERAL INS CO	0.06%	\$406,842	\$412,973	\$317,432	\$312,110	75.58%
103	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$404,171	\$394,689	\$221,175	\$231,126	58.56%
104	GREAT NORTHERN INSURANCE COMPANY	0.06%	\$395,273	\$311,518	\$28,039	\$28,396	9.12%
105	GENERAL INSURANCE CO OF AMERICA	0.06%	\$387,905	\$399,444	\$156,910	\$150,415	37.66%
106	TEACHERS INSURANCE COMPANY	0.06%	\$387,562	\$381,002	\$282,894	\$286,774	75.27%
107	HAWKEYE SECURITY INSURANCE COMPANY	0.06%	\$381,694	\$375,849	\$380,441	\$360,789	95.99%
108	VIKING INSURANCE COMPANY OF WI	0.06%	\$368,684	\$366,125	\$193,166	\$214,253	58.52%
109	PACIFIC INDEMNITY COMPANY	0.06%	\$366,903	\$351,949	\$137,606	\$137,755	39.14%
110	MIC GENERAL INSURANCE CORPORATION	0.06%	\$362,722	\$351,578	\$252,542	\$282,667	80.40%
111	ATLANTA SPECIALTY INSURANCE COMPANY	0.05%	\$359,512	\$558,865	\$561,998	\$373,059	66.75%
112	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.05%	\$359,214	\$416,638	\$166,211	\$187,494	45.00%
113	FIRST AMERICAN INSURANCE COMPANY	0.05%	\$358,901	\$634,854	\$495,956	\$438,421	69.06%
114	ATLANTA CASUALTY COMPANY	0.05%	\$350,530	\$468,493	\$413,485	\$316,131	67.48%
115	EMCASCO INSURANCE COMPANY	0.05%	\$342,347	\$339,651	\$182,972	\$173,122	50.97%
116	AMEX ASSURANCE COMPANY	0.05%	\$338,931	\$326,504	\$291,040	\$297,576	91.14%
117	NOBEL INSURANCE COMPANY	0.05%	\$322,898	\$272,595	\$196,518	\$254,160	93.24%
118	MENDOTA INSURANCE COMPANY	0.05%	\$322,280	\$320,200	\$230,804	\$227,107	70.93%
119	TRADERS INSURANCE COMPANY	0.05%	\$297,576	\$297,789	\$126,714	\$128,554	43.17%
120	FEDERATED MUTUAL INSURANCE COMPANY	0.04%	\$290,067	\$294,349	\$196,866	\$175,327	59.56%
121	USAA GENERAL INDEMNITY COMPANY	0.04%	\$266,130	\$227,278	\$105,822	\$108,996	47.96%
122	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$265,950	\$264,182	\$274,693	\$272,285	103.07%
123	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04%	\$262,833	\$266,372	\$253,419	\$244,033	91.61%
124	AMERICAN STATES INSURANCE COMPANY	0.04%	\$253,006	\$465,487	\$335,616	\$304,657	65.45%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	COUNTRY PREFERRED INSURANCE COMPANY	0.04%	\$248,094	\$200,979	\$102,871	\$113,411	56.43%
126	UNITED SECURITY INSURANCE COMPANY	0.04%	\$245,773	\$257,279	\$343,841	\$311,338	121.01%
127	FOUNDERS INSURANCE COMPANY	0.04%	\$243,026	\$396,008	\$348,772	\$311,011	78.54%
128	VALIANT INS CO	0.04%	\$233,937	\$275,627	\$82,310	\$50,429	18.30%
129	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$231,545	\$231,176	\$139,799	\$144,663	62.58%
130	WORKMENS AUTO INSURANCE COMPANY	0.04%	\$231,061	\$216,575	\$170,389	\$188,434	87.01%
131	TRAVELERS INDEMNITY CO OF AMERICA	0.03%	\$225,367	\$173,194	\$104,550	\$98,894	57.10%
132	METROPOLITAN CASUALTY INS CO	0.03%	\$225,311	\$231,144	\$108,227	\$121,456	52.55%
133	PAFCO GENERAL INSURANCE COMPANY	0.03%	\$217,533	\$227,590	\$311,317	\$286,052	125.69%
134	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$211,360	\$183,559	\$230,103	\$238,484	129.92%
135	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$207,122	\$222,660	\$94,178	\$128,787	57.84%
136	ALPHA PROPERTY & CASUALTY INS CO	0.03%	\$204,588	\$23,426	\$6,383	\$34,070	145.44%
137	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$203,874	\$71,693	\$78,072	\$85,349	119.05%
138	WARNER INSURANCE COMPANY	0.03%	\$202,243	\$106,027	\$121,771	\$124,308	117.24%
139	COLONIAL PENN INSURANCE COMPANY	0.03%	\$198,286	\$184,903	\$118,199	\$116,658	63.09%
140	WESTERN AGRICULTURAL INSURANCE COMPANY	0.03%	\$198,039	\$80,542	\$24,283	\$33,907	42.10%
141	NATIONAL ALLIANCE INSURANCE CO	0.03%	\$188,879	\$190,904	\$226,373	\$207,139	108.50%
142	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$188,355	\$136,837	\$181,797	\$205,734	150.35%
143	CALIFORNIA CASUALTY INSURANCE CO	0.03%	\$187,845	\$443,573	\$390,805	\$377,558	85.12%
144	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$164,667	\$166,139	\$115,261	\$108,394	65.24%
145	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$157,676	\$141,055	\$48,682	\$52,333	37.10%
146	ELECTRIC INSURANCE COMPANY	0.02%	\$153,512	\$127,400	\$89,349	\$86,556	67.94%
147	HAULERS INSURANCE COMPANY INC	0.02%	\$151,890	\$122,389	\$70,834	\$83,524	68.24%
148	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$151,561	\$130,351	\$115,610	\$116,325	89.24%
149	AMERICAN UNION INSURANCE COMPANY	0.02%	\$146,734	\$144,117	\$57,200	\$56,450	39.17%
150	HORACE MANN INSURANCE COMPANY	0.02%	\$145,192	\$146,344	\$85,994	\$73,766	50.41%
151	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$144,377	\$130,353	\$45,738	\$54,544	41.84%
152	FARM AND CITY INSURANCE COMPANY	0.02%	\$134,133	\$135,512	\$174,218	\$186,089	137.32%
153	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$119,628	\$128,103	\$64,195	\$45,082	35.19%
154	STATE AUTO NATIONAL INSURANCE COMPANY	0.02%	\$118,857	\$105,224	\$37,092	\$44,452	42.25%
155	UNIVERSAL UNDERWRITERS INS CO	0.02%	\$109,554	\$105,566	\$165,077	\$167,089	158.28%
156	HARTFORD CASUALTY INS CO	0.02%	\$106,783	\$98,418	\$68,491	\$71,804	72.96%
157	ECONOMY FIRE & CASUALTY COMPANY	0.02%	\$100,678	\$118,111	\$55,892	\$53,633	45.41%
158	TRI STATE INSURANCE COMPANY	0.01%	\$94,411	\$118,476	\$67,283	-\$430,906	-363.71%
159	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$91,960	\$83,175	\$47,606	\$49,330	59.31%
160	WORLDWIDE INSURANCE COMPANY	0.01%	\$87,691	\$116,245	\$46,439	\$54,513	46.89%
161	ASSURANCE COMPANY OF AMERICA	0.01%	\$85,623	\$107,137	\$58,980	\$47,928	44.74%
162	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$71,871	\$49,639	\$15,515	\$31,225	62.90%
163	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$69,622	\$72,405	\$33,010	\$48,146	66.50%
164	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$68,801	\$75,918	\$19,629	\$11,107	14.63%
165	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$67,184	\$66,755	\$976	-\$612	-0.92%
166	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$65,898	\$81,308	\$72,471	\$76,220	93.74%
167	FARMERS ALLIANCE MUTUAL INS CO	0.01%	\$65,484	\$70,558	\$11,184	\$368	0.52%
168	ALLIANCE INSURANCE COMPANY INC	0.01%	\$62,210	\$59,440	\$83,639	\$81,413	136.97%
169	UNITED STATES FIDELITY & GUARANTY CO	0.01%	\$58,513	\$71,906	\$36,787	\$43,122	59.97%
170	NAU COUNTRY INSURANCE COMPANY	0.01%	\$56,956	\$51,258	\$43,891	\$60,309	117.66%
171	INFINITY INSURANCE COMPANY	0.01%	\$56,399	\$62,716	\$60,296	\$62,665	99.92%
172	AMERICAN SERVICE INSURANCE COMPANY	0.01%	\$53,003	\$4,144	\$1,315	\$3,291	79.42%
173	MERASTAR INSURANCE COMPANY	0.01%	\$47,446	\$46,574	\$20,175	\$19,994	42.93%
174	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$44,693	\$46,273	\$53,860	\$52,575	113.62%
175	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$44,598	\$11,985	\$1,177	\$4,471	37.30%
176	FOREMOST INSURANCE CO	0.01%	\$39,457	\$41,280	\$26,771	\$24,829	60.15%
177	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$36,578	\$33,095	\$24,487	\$9,537	28.82%
178	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$35,982	\$35,303	\$17,420	\$20,849	59.06%
179	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$35,248	\$34,572	\$14,569	\$14,127	40.86%
180	COUNTRY CASUALTY INS CO	0.01%	\$35,188	\$32,480	\$19,318	\$22,059	67.92%
181	OWNERS INSURANCE COMPANY	0.01%	\$34,370	\$21,493	\$13,529	\$15,537	72.29%
182	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$32,864	\$135,190	\$34,563	-\$32,730	-24.21%
183	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$32,648	\$29,981	\$46,647	\$49,942	166.58%
184	FIDELITY AND CASUALTY CO OF NY	0.00%	\$31,586	\$49,268	\$27,304	\$12,094	24.55%
185	RECENT INSURANCE COMPANY	0.00%	\$28,181	\$33,616	-\$3,309	\$3,530	10.50%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$27,490	\$6,673	\$21,491	\$19,574	293.33%
187	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$27,197	\$31,737	\$27,655	\$22,651	71.37%
188	NATIONWIDE ASSURANCE COMPANY	0.00%	\$26,390	\$28,236	\$16,259	\$6,539	23.16%
189	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$21,587	\$16,638	-\$14,020	-\$15,519	-93.27%
190	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$19,699	\$17,590	\$6,186	\$8,224	46.75%
191	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$17,797	\$18,444	\$14,376	\$14,264	77.34%
192	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$17,167	\$18,534	\$7,271	\$7,588	40.94%
193	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$16,764	\$18,509	\$8,526	\$13,354	72.15%
194	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$14,388	\$11,125	\$3,861	\$2,289	20.58%
195	CENTENNIAL INSURANCE COMPANY	0.00%	\$13,955	\$14,114	\$20,035	\$20,579	145.81%
196	FAIRMONT INSURANCE COMPANY	0.00%	\$13,902	\$16,760	-\$2,897	-\$34,025	-203.01%
197	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$13,178	\$14,871	\$3,915	\$543	3.65%
198	ALLEGIANCE INSURANCE COMPANY	0.00%	\$12,723	\$7,440	\$0	-\$146	-1.96%
199	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$11,232	\$13,909	\$4,282	\$2,815	20.24%
200	PRUDENTIAL GENERAL INS CO	0.00%	\$10,531	\$9,986	\$7,173	\$7,883	78.94%
201	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$10,098	\$9,653	\$1,060	-\$1,186	-12.29%
202	TWIN CITY FIRE INS CO	0.00%	\$9,868	\$9,667	\$1,208	\$1,210	12.52%
203	MASSACHUSETTS BAY INS CO	0.00%	\$6,880	\$42,031	\$20,690	\$18,729	44.56%
204	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$5,526	\$5,345	\$776	\$776	14.52%
205	AMERICAN INDEMNITY COMPANY	0.00%	\$5,523	\$6,692	-\$3,344	-\$3,326	-49.70%
206	HANOVER INSURANCE COMPANY THE	0.00%	\$4,987	\$10,996	-\$15,591	-\$18,215	-165.65%
207	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$4,182	\$4,509	\$0	\$0	0.00%
208	AMERICAN PROTECTION INSURANCE CO	0.00%	\$3,680	\$3,767	\$8,283	\$11,628	308.68%
209	RELIANCE INSURANCE COMPANY	0.00%	\$3,639	\$3,475	\$20,391	\$20,506	590.10%
210	MARYLAND CASUALTY COMPANY	0.00%	\$3,554	\$5,102	\$5,905	\$6,444	126.30%
211	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$3,316	\$3,300	\$0	\$0	0.00%
212	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$3,097	\$2,369	\$0	\$0	0.00%
213	ROYAL INDEMNITY COMPANY	0.00%	\$2,411	\$1,995	\$2,949	\$2,954	148.07%
214	SAFEGUARD INSURANCE COMPANY	0.00%	\$1,977	\$2,025	\$0	\$1	0.05%
215	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$1,536	\$1,726	\$3,149	\$3,149	182.44%
216	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$1,533	\$1,583	\$0	-\$1	-0.06%
217	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	\$1,458	\$73,561	\$43,829	\$37,144	50.49%
218	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$1,351	\$1,643	\$1,070	\$1,635	99.51%
219	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$1,053	\$2,344	\$99,910	\$114,390	4880.12%
220	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$694	\$605	\$398	\$396	65.45%
221	FIREMANS FUND INSURANCE COMPANY	0.00%	\$683	\$923	\$155	\$182	19.72%
222	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$253	\$423	\$241	\$204	48.23%
223	TIG INSURANCE COMPANY	0.00%	\$244	\$244	\$141	\$141	57.79%
224	MOTORS INSURANCE CORPORATION	0.00%	\$162	\$157	\$115	\$89	56.69%
225	AMERICAN CASUALTY CO OF READING PA	0.00%	\$91	\$91	\$49	-\$151	-165.93%
226	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$87	\$114	\$0	\$353	309.65%
227	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$67	\$468	\$133	\$89	19.02%
228	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	\$32	\$3,155	\$5,004	\$37,095	1175.75%
229	CUMIS INSURANCE SOCIETY INC	0.00%	\$5	\$512	\$2	\$2	0.39%
230	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$1	\$0	\$0	0.00%
231	JOHN DEERE INSURANCE COMPANY	0.00%	\$1	\$2	\$1	-\$66	-3300.00%
232	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	-\$462	-\$331	N/A
233	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	-\$1	-\$7,258	-\$7,258	725800.00%
234	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$188	\$1,206	N/A
235	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	-\$626	-\$626	N/A
236	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$25	N/A
237	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$14	N/A
238	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	-\$32,238	-\$32,238	N/A
239	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$34	-\$7,681	\$997	2932.35%
240	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	-\$318	-\$12,141	N/A
241	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,593	-\$4,593	N/A
242	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	-\$762	-\$2,589	N/A
243	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$276	\$0	\$11	3.99%
244	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	-\$1	\$0	\$0	0.00%
245	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$0	\$572	-\$940	-\$750	-131.12%
246	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$1,026	-\$158,825	N/A

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$13	-\$130	-\$192	-1476.92%
248	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$10,622	-\$5,981	N/A
249	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$0	N/A
250	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	-\$67	-\$67	N/A
251	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$8,155	\$6,433	N/A
252	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$120,467	\$0	\$6,023	5.00%
253	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$106	N/A
254	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$429,327	\$0	-\$79,964	-18.63%
255	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$254	N/A
256	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$799	-\$799	N/A
257	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27,554	N/A
258	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$459	-\$192	N/A
259	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$15,477	-\$28,319	-\$27,545	-177.97%
260	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$35	N/A
261	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	-\$2	\$0	\$0	0.00%
262	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$175	-\$1,728	N/A
263	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$561	-\$561	N/A
264	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$0	-\$797	-\$865	N/A
265	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$127	N/A
266	SOUTHERN INSURANCE COMPANY	0.00%	\$0	-\$1,898	\$0	-\$15	0.79%
267	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,110	N/A
268	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$833	-\$41,619	N/A
269	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$3	N/A
270	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	\$45	N/A
271	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	-\$100	-\$4,823	N/A
272	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$181	N/A
273	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$0	\$0	\$0	-\$10	N/A
274	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	-\$1	\$0	\$0	\$0	N/A
275	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$1	\$344	\$988	-\$3,954	-1149.42%
276	KANSAS CITY FIRE & MARINE INS CO	0.00%	-\$2	\$310	\$1,052	-\$1,111	-358.39%
277	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	-\$3	-\$2	\$0	\$0	0.00%
278	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$6	-\$5	\$0	\$0	0.00%
279	SAFECO NATIONAL INSURANCE COMPANY	0.00%	-\$589	\$69,443	-\$5,703	-\$11,618	-16.73%
280	STANDARD GUARANTY INSURANCE COMPANY	0.00%	-\$24,513	\$43,353	\$2,729	\$2,631	6.07%
TOTAL		100.00%	\$659,157,259	\$643,519,443	\$409,537,080	\$399,431,024	62.07%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	10.55%	\$5,372,068	\$5,282,411	\$2,608,540	\$2,606,538	49.34%
2	MOTORS INSURANCE CORPORATION	4.92%	\$2,505,683	\$2,420,965	\$1,422,722	\$1,373,987	56.75%
3	BALBOA INSURANCE COMPANY	4.84%	\$2,466,314	\$1,699,320	\$636,037	\$779,530	45.87%
4	VANLINER INSURANCE COMPANY	3.92%	\$1,997,841	\$1,995,573	\$682,790	\$681,142	34.13%
5	AMERICAN STATES INSURANCE COMPANY	3.63%	\$1,848,345	\$1,798,392	\$1,086,698	\$1,081,206	60.12%
6	UNIVERSAL UNDERWRITERS INS CO	3.40%	\$1,730,009	\$1,739,523	\$835,098	\$981,710	56.44%
7	FEDERATED MUTUAL INSURANCE COMPANY	2.69%	\$1,369,957	\$1,703,183	\$1,908,592	\$1,705,191	100.12%
8	GREAT WEST CASUALTY COMPANY	2.59%	\$1,318,981	\$1,379,146	\$600,391	\$488,271	35.40%
9	VESTA FIRE INSURANCE CORP	2.14%	\$1,091,745	\$1,110,911	\$912,209	\$1,007,954	90.73%
10	AUTO OWNERS INSURANCE CO MUTUAL	2.09%	\$1,064,004	\$1,042,201	\$338,702	\$346,296	33.23%
11	CHRYSLER INSURANCE COMPANY	1.88%	\$957,287	\$1,185,579	\$879,495	\$797,317	67.25%
12	AMERICAN FAMILY MUTUAL INS CO	1.85%	\$940,850	\$914,013	\$586,154	\$612,768	67.04%
13	EMPIRE FIRE AND MARINE INSURANCE CO	1.81%	\$920,775	\$843,464	\$419,079	\$334,893	39.70%
14	UNITED FINANCIAL CASUALTY COMPANY	1.77%	\$901,374	\$324,439	\$54,991	\$60,264	18.57%
15	ASSOCIATES INSURANCE COMPANY	1.75%	\$892,519	\$807,571	\$567,161	\$604,493	74.85%
16	CONTINENTAL WESTERN INSURANCE CO	1.72%	\$874,442	\$802,272	\$509,427	\$450,776	56.19%
17	LIBERTY MUTUAL FIRE INSURANCE CO	1.62%	\$825,388	\$855,205	\$392,398	\$392,398	45.88%
18	FARMERS INSURANCE EXCHANGE	1.41%	\$720,330	\$722,148	\$566,370	\$577,054	79.91%
19	AMERICAN ECONOMY INSURANCE COMPANY	1.30%	\$663,893	\$646,947	\$579,536	\$579,127	89.52%
20	TRANSCONTINENTAL INSURANCE COMPANY	1.29%	\$658,164	\$716,635	\$260,680	\$263,219	36.73%
21	TRUCK INSURANCE EXCHANGE	1.22%	\$621,127	\$570,530	\$250,815	\$309,407	54.23%
22	TRAVELERS INDEMNITY CO OF ILLINOIS	1.19%	\$607,229	\$622,757	\$499,103	\$545,378	87.57%
23	UNITED FIRE AND CASUALTY COMPANY	1.17%	\$595,246	\$564,132	\$473,853	\$483,514	85.71%
24	CINCINNATI INS CO THE	1.17%	\$594,485	\$554,765	\$556,371	\$520,174	93.76%
25	JOHN DEERE INSURANCE COMPANY	1.02%	\$521,655	\$503,557	\$251,577	\$204,533	40.62%
26	GULF INSURANCE COMPANY	1.02%	\$517,049	\$259,784	\$4,710	\$53,580	20.62%
27	NORTHLAND INSURANCE COMPANY	1.01%	\$511,697	\$510,396	\$320,631	\$366,092	71.73%
28	ST PAUL FIRE & MARINE INSURANCE CO	0.86%	\$440,065	\$324,214	\$99,594	\$93,659	28.89%
29	EMPLOYERS MUTUAL CASUALTY COMPANY	0.80%	\$409,741	\$377,902	\$188,533	\$193,107	51.10%
30	SHELTER GENERAL INS CO	0.79%	\$402,810	\$404,496	\$95,948	\$99,035	24.48%
31	NATIONWIDE MUTUAL INSURANCE COMPANY	0.72%	\$365,135	\$580,966	\$53,516	\$24,860	4.28%
32	TRANSPORTATION INSURANCE COMPANY	0.71%	\$359,592	\$389,330	\$339,693	\$344,213	88.41%
33	LEGION INSURANCE COMPANY	0.66%	\$333,997	\$313,469	\$5,476	\$1,535,178	489.74%
34	ALLSTATE INSURANCE COMPANY	0.64%	\$327,723	\$303,502	\$338,204	\$326,228	107.49%
35	HARTFORD FIRE INSURANCE COMPANY	0.59%	\$298,011	\$265,775	\$135,809	\$114,693	43.15%
36	CANAL INSURANCE COMPANY	0.58%	\$294,954	\$262,718	\$98,433	\$103,933	39.56%
37	MIC PROPERTY AND CASUALTY INS CORP	0.55%	\$282,427	\$301,434	\$93,508	\$55,610	18.45%
38	CAMERON MUTUAL INSURANCE COMPANY	0.55%	\$278,145	\$284,879	\$150,066	\$159,395	55.95%
39	EMPLOYERS FIRE INSURANCE COMPANY	0.54%	\$276,056	\$309,072	\$232,772	\$223,195	72.21%
40	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.54%	\$273,246	\$244,425	\$202,013	\$198,765	81.32%
41	GUARANTY NATIONAL INSURANCE COMPANY	0.52%	\$264,148	\$299,161	\$74,332	\$69,817	23.34%
42	NATIONWIDE AGRIBUSINESS INS CO	0.50%	\$254,718	\$273,793	\$251,046	\$223,814	81.75%
43	CGU INSURANCE COMPANY	0.49%	\$250,615	\$220,836	\$90,229	\$113,105	51.22%
44	RELIANCE INSURANCE COMPANY	0.48%	\$246,792	\$358,405	\$125,553	\$112,840	31.48%
45	INTERSTATE INDEMNITY COMPANY	0.48%	\$245,369	\$129,850	\$71,280	\$118,415	91.19%
46	WEST AMERICAN INSURANCE COMPANY	0.48%	\$245,287	\$228,449	\$210,481	\$223,760	97.95%
47	MID CENTURY INSURANCE COMPANY	0.48%	\$241,872	\$172,924	\$127,187	\$141,493	81.82%
48	GRINNELL MUTUAL REINSURANCE COMPANY	0.47%	\$238,551	\$251,906	\$148,988	\$136,358	54.13%
49	HARCO NATIONAL INSURANCE COMPANY	0.47%	\$238,289	\$200,398	\$137,638	\$129,937	64.84%
50	INDIANA LUMBERMENS MUTUAL INS CO	0.47%	\$237,804	\$220,412	\$150,221	\$157,446	71.43%
51	FIREMANS FUND INSURANCE COMPANY	0.45%	\$230,514	\$216,769	\$99,240	\$76,747	35.40%
52	SHELTER MUTUAL INSURANCE CO	0.44%	\$221,903	\$226,333	\$110,344	\$110,577	48.86%
53	GENERAL ACCIDENT INSURANCE COMPANY	0.43%	\$220,472	\$216,346	\$129,056	\$153,881	71.13%
54	FEDERAL INSURANCE COMPANY	0.43%	\$218,503	\$256,424	\$329,668	\$323,604	126.20%
55	PROGRESSIVE NORTHWESTERN INS CO	0.42%	\$211,703	\$199,536	\$67,721	\$70,317	35.24%
56	OCCIDENTAL FIRE & CAS CO OF NC	0.41%	\$206,263	\$175,897	\$18,478	\$19,979	11.36%
57	CONTINENTAL CASUALTY COMPANY	0.40%	\$205,192	\$176,664	\$103,645	\$89,865	50.87%
58	HAWKEYE SECURITY INSURANCE COMPANY	0.40%	\$203,522	\$209,206	\$119,856	\$111,279	53.19%
59	COLUMBIA MUTUAL INSURANCE CO	0.39%	\$200,916	\$202,268	\$177,729	\$187,003	92.45%
60	CREDIT GENERAL INS CO	0.39%	\$199,178	\$199,084	\$219,449	\$262,294	131.75%
61	COMMERCIAL UNION INSURANCE COMPANY	0.39%	\$197,928	\$199,715	\$119,841	\$120,813	60.49%
62	UNITED SECURITY INSURANCE COMPANY	0.37%	\$190,461	\$190,218	\$178,709	\$153,409	80.65%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	REDLAND INSURANCE COMPANY	0.37%	\$188,856	\$205,255	\$185,518	\$194,884	94.95%
64	OAK RIVER INSURANCE COMPANY	0.36%	\$185,155	\$167,281	\$67,554	\$34,285	20.50%
65	GENERAL CASUALTY CO OF WISCONSIN	0.35%	\$177,696	\$172,255	\$109,358	\$163,405	94.86%
66	TRAVELERS INDEMNITY COMPANY	0.35%	\$177,141	\$166,697	\$28,754	\$55,964	33.57%
67	POTOMAC INSURANCE CO OF ILLINOIS	0.35%	\$176,891	\$165,109	\$57,474	\$75,297	45.60%
68	TRI STATE INSURANCE CO OF MINNESOTA	0.35%	\$176,673	\$164,238	\$47,970	\$43,118	26.25%
69	TIG INSURANCE COMPANY	0.34%	\$174,041	\$133,104	\$483,692	\$485,492	364.75%
70	ATLANTIC MUTUAL INSURANCE COMPANY	0.33%	\$169,405	\$160,728	\$53,835	\$61,651	38.36%
71	INTERCARGO INSURANCE COMPANY	0.32%	\$164,773	\$143,067	\$24,237	\$62,521	43.70%
72	STATE AUTO PROPERTY & CASUALTY INS CO	0.31%	\$158,899	\$169,887	\$100,374	\$101,934	60.00%
73	REGENT INSURANCE COMPANY	0.31%	\$155,798	\$145,680	\$176,242	\$196,875	135.14%
74	ACE AMERICAN INSURANCE COMPANY	0.31%	\$155,762	\$158,654	\$266,431	\$199,147	125.52%
75	NATIONAL CASUALTY COMPANY	0.30%	\$154,575	\$146,118	\$12,212	\$11,448	7.83%
76	AMERISURE INSURANCE COMPANY	0.30%	\$153,567	\$163,989	\$98,242	\$100,666	61.39%
77	HARTFORD CASUALTY INS CO	0.29%	\$150,114	\$162,374	\$128,852	\$130,358	80.28%
78	FIRST AMERICAN INSURANCE COMPANY	0.29%	\$150,092	\$92,057	\$41,987	\$49,441	53.71%
79	ZURICH AMERICAN INSURANCE COMPANY	0.29%	\$149,822	\$144,334	\$13,575	\$16,752	11.61%
80	ST PAUL GUARDIAN INSURANCE COMPANY	0.27%	\$139,794	\$82,174	\$91,004	\$103,765	126.27%
81	AMERICAN ALTERNATIVE INS CORP	0.27%	\$137,568	\$139,378	\$203,340	\$295,257	211.84%
82	CENTENNIAL INSURANCE COMPANY	0.27%	\$135,625	\$269,293	\$8,672	\$12,960	4.81%
83	LINCOLN GENERAL INSURANCE CO	0.26%	\$134,014	\$148,979	\$51,888	\$50,050	33.60%
84	ALLSTATE INDEMNITY COMPANY	0.26%	\$131,802	\$111,083	\$78,937	\$71,732	64.58%
85	STATE FARM FIRE AND CASUALTY CO	0.24%	\$121,687	\$121,522	\$141,866	\$158,656	130.56%
86	LUMBERMENS MUTUAL CASUALTY CO	0.23%	\$117,556	\$112,272	\$51,480	\$29,341	26.13%
87	NATIONAL SURETY CORPORATION	0.23%	\$116,588	\$119,330	\$48,057	\$60,266	50.50%
88	OHIO CASUALTY INSURANCE COMPANY	0.22%	\$112,851	\$104,334	\$151,384	\$97,060	93.03%
89	LIBERTY INSURANCE CORPORATION	0.22%	\$110,960	\$120,667	\$99,254	\$99,254	82.25%
90	ST PAUL MERCURY INSURANCE COMPANY	0.21%	\$109,415	\$102,910	\$84,257	\$89,226	86.70%
91	NATIONAL INDEMNITY COMPANY	0.21%	\$109,156	\$103,919	\$110,426	\$174,269	167.70%
92	CHURCH MUTUAL INSURANCE COMPANY	0.21%	\$107,362	\$100,354	\$77,726	\$75,788	75.52%
93	STATEWIDE INSURANCE COMPANY	0.21%	\$105,860	\$83,306	\$104,005	\$57,876	69.47%
94	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20%	\$100,801	\$93,928	\$39,000	\$39,386	41.93%
95	LANCER INSURANCE COMPANY	0.19%	\$95,033	\$83,952	\$19,713	\$26,665	31.76%
96	BITUMINOUS CASUALTY CORPORATION	0.18%	\$91,558	\$83,692	\$79,956	\$71,801	85.79%
97	NORTHFIELD INSURANCE COMPANY	0.18%	\$90,153	\$77,180	\$6,594	\$19,439	25.19%
98	ASSURANCE COMPANY OF AMERICA	0.17%	\$86,626	\$75,584	\$54,589	\$59,530	78.76%
99	FARMLAND MUTUAL INSURANCE COMPANY	0.17%	\$85,915	\$105,393	\$216,953	\$269,613	255.82%
100	MICHIGAN MUTUAL INSURANCE COMPANY	0.17%	\$84,720	\$73,271	\$144,791	\$140,321	191.51%
101	SAGAMORE INSURANCE COMPANY	0.16%	\$82,740	\$70,629	\$33,464	\$21,020	29.76%
102	ATHENA ASSURANCE COMPANY	0.16%	\$82,666	\$79,647	\$6,897	\$8,211	10.31%
103	UNITED PACIFIC INSURANCE COMPANY	0.16%	\$80,381	\$98,328	\$26,272	\$27,870	28.34%
104	PHOENIX INSURANCE COMPANY THE	0.16%	\$79,449	\$74,316	\$27,522	\$33,308	44.82%
105	VALLEY FORGE INSURANCE COMPANY	0.15%	\$77,849	\$62,175	\$28,307	\$27,047	43.50%
106	AMCO INSURANCE COMPANY	0.15%	\$77,751	\$71,032	\$4,806	\$4,256	5.99%
107	GREAT NORTHERN INSURANCE COMPANY	0.15%	\$76,173	\$91,965	\$56,915	\$59,298	64.48%
108	AMERICAN MOTORISTS INSURANCE CO	0.15%	\$75,221	\$111,271	\$70,714	\$52,287	46.99%
109	AMERICAN CASUALTY CO OF READING PA	0.14%	\$72,082	\$66,477	\$11,782	\$11,782	17.72%
110	INTERNATIONAL BUS & MERCANTILE REASSUR	0.14%	\$72,049	\$73,849	\$51,953	\$51,953	70.35%
111	GUIDEONE MUTUAL INSURANCE COMPANY	0.14%	\$69,922	\$65,630	\$60,584	\$59,791	91.10%
112	CITIZENS INSURANCE COMPANY OF AMERICA	0.13%	\$65,620	\$65,322	\$10,540	\$13,180	20.18%
113	NORTHERN INSURANCE CO OF NEW YORK	0.13%	\$64,431	\$117,397	\$124,965	\$133,548	113.76%
114	BROTHERHOOD MUTUAL INSURANCE CO	0.12%	\$59,412	\$55,577	\$52,464	\$47,964	86.30%
115	TRAVELERS INDEMNITY CO OF AMERICA	0.12%	\$59,014	\$56,429	\$8,179	\$12,183	21.59%
116	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.11%	\$56,450	\$39,560	\$0	\$0	0.00%
117	CHARTER OAK FIRE INSURANCE CO THE	0.11%	\$55,554	\$45,169	\$39,945	\$44,120	97.68%
118	AGRICULTURAL INSURANCE COMPANY	0.10%	\$52,008	\$51,118	\$26,560	\$125,106	244.74%
119	FRONTIER INSURANCE COMPANY	0.10%	\$51,834	\$33,484	\$24,229	\$32,982	98.50%
120	SECURA INSURANCE A MUTUAL COMPANY	0.10%	\$50,941	\$55,875	\$70,658	\$67,428	120.68%
121	SENTRY INSURANCE A MUTUAL COMPANY	0.10%	\$50,150	\$52,973	\$10,339	\$34,964	66.00%
122	LEADER INSURANCE COMPANY	0.10%	\$49,204	\$36,608	\$11,605	\$11,605	31.70%
123	NORTHWESTERN NATIONAL CASUALTY CO	0.09%	\$48,024	\$45,065	\$21,235	\$21,235	47.12%
124	AMERICAN RELIABLE INSURANCE COMPANY	0.09%	\$46,899	\$55,720	\$7,562	\$34,069	61.14%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	AMERICAN AND FOREIGN INSURANCE CO	0.09%	\$46,569	\$29,690	\$5,314	\$5,509	18.56%
126	AMERICAN MANUFACTURERS MUTUAL INS CO	0.09%	\$46,064	\$53,224	\$43,314	\$45,507	85.50%
127	VALIANT INS CO	0.09%	\$45,003	\$56,465	\$24,451	\$24,146	42.76%
128	FARMERS AND MERCHANTS INSURANCE CO	0.09%	\$44,452	\$30,504	\$8,448	\$11,207	36.74%
129	TWIN CITY FIRE INS CO	0.09%	\$44,014	\$40,337	\$12,998	\$14,917	36.98%
130	NATIONAL AMERICAN INSURANCE COMPANY	0.08%	\$42,289	\$30,738	\$56,337	\$70,837	230.45%
131	GREAT DIVIDE INSURANCE COMPANY	0.08%	\$42,247	\$42,293	\$28,135	\$18,852	44.57%
132	FIDELITY AND GUARANTY INSURANCE COMPANY	0.08%	\$42,009	\$98,914	\$72,312	\$89,504	90.49%
133	BITUMINOUS FIRE AND MARINE INS CO	0.08%	\$41,094	\$43,765	\$28,795	\$24,243	55.39%
134	NORTHBROOK PROPERTY & CASUALTY INS CO	0.08%	\$40,937	\$32,919	\$5,984	\$11,471	34.85%
135	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.08%	\$40,173	\$38,128	\$15,957	\$17,603	46.17%
136	AMERICAN EMPLOYERS INSURANCE CO	0.08%	\$39,443	\$16,291	\$31,208	\$30,529	187.40%
137	RANGER INSURANCE COMPANY	0.08%	\$38,211	\$46,895	\$8,325	\$8,369	17.85%
138	ROYAL INSURANCE COMPANY OF AMERICA	0.07%	\$38,177	\$43,993	\$22,384	\$22,194	50.45%
139	WAUSAU UNDERWRITERS INS CO	0.07%	\$37,164	\$33,700	-\$1,221	-\$5,312	-15.76%
140	ST PAUL PROPERTY & CASUALTY INS CO	0.07%	\$36,706	\$47,921	\$11,345	\$16,579	34.60%
141	TITAN INDEMNITY COMPANY	0.07%	\$35,342	\$34,207	\$28,984	\$17,641	51.57%
142	AMERICAN GUARANTEE & LIABILITY INS CO	0.07%	\$34,763	\$24,443	\$14,668	\$15,200	62.19%
143	PROPERTY & CASUALTY INS CO OF HARTFORD	0.07%	\$34,617	\$21,026	\$7,927	\$7,689	36.57%
144	PACIFIC EMPLOYERS INSURANCE COMPANY	0.07%	\$34,249	\$30,362	\$0	\$5,777	19.03%
145	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$33,384	\$38,338	\$62,257	\$60,757	158.48%
146	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.06%	\$31,114	\$33,314	\$28,558	\$22,269	66.85%
147	UNITED STATES FIDELITY & GUARANTY CO	0.06%	\$30,740	\$53,830	\$97,197	\$94,403	175.37%
148	NATIONAL FIRE INS CO OF HARTFORD	0.06%	\$30,087	\$19,731	\$4,153	\$4,153	21.05%
149	CUMIS INSURANCE SOCIETY INC	0.06%	\$29,491	\$29,173	\$14,171	\$12,609	43.22%
150	LIBERTY MUTUAL INSURANCE COMPANY	0.06%	\$28,671	\$22,863	\$1,723	\$1,723	7.54%
151	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$28,115	\$31,216	\$10,819	\$12,987	41.60%
152	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.05%	\$27,387	\$25,327	\$7,036	\$9,650	38.10%
153	AMERICAN INSURANCE COMPANY THE	0.05%	\$26,957	\$23,466	\$3,156	\$4,403	18.76%
154	AMERICAN AGRI-BUSINESS INS CO	0.05%	\$26,884	\$12,675	\$11,638	\$23,684	186.86%
155	HAULERS INSURANCE COMPANY INC	0.05%	\$25,849	\$16,201	\$4,259	\$6,644	41.01%
156	REPUBLIC WESTERN INS CO	0.05%	\$25,169	\$25,621	\$19,267	\$23,890	93.24%
157	INTECON NATIONAL INSURANCE COMPANY	0.05%	\$24,526	\$29,782	\$20,149	\$15,810	53.09%
158	GENERAL INSURANCE CO OF AMERICA	0.05%	\$23,850	\$23,136	\$17,621	\$17,348	74.98%
159	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$22,733	\$19,028	\$18,808	\$17,577	92.37%
160	ROYAL INDEMNITY COMPANY	0.04%	\$22,581	\$18,450	\$159	\$316	1.71%
161	WAUSAU BUSINESS INSURANCE COMPANY	0.04%	\$22,510	\$23,714	\$19,092	\$19,125	80.65%
162	TIG INDEMNITY COMPANY	0.04%	\$18,833	\$15,843	\$2,233	-\$1,267	-8.00%
163	EVEREST NATIONAL INSURANCE COMPANY	0.04%	\$18,625	\$17,452	\$4,973	\$14,344	82.19%
164	SCOTTSDALE INDEMNITY COMPANY	0.03%	\$17,573	\$13,570	\$5,802	\$5,933	43.72%
165	CONNECTICUT INDEMNITY COMPANY THE	0.03%	\$17,446	\$15,764	\$1,538	\$3,538	22.44%
166	FIREMANS FUND INS CO OF WISCONSIN	0.03%	\$16,575	\$3,472	\$1,572	\$2,216	63.82%
167	MARYLAND CASUALTY COMPANY	0.03%	\$16,390	\$14,208	\$2,635	\$2,757	19.40%
168	RELiance NATIONAL INDEMNITY COMPANY	0.03%	\$16,155	\$19,984	-\$563	-\$1,757	-8.79%
169	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$16,028	\$18,511	\$0	\$1,150	6.21%
170	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.03%	\$15,543	\$14,821	\$4,328	\$4,552	30.71%
171	GREENWICH INSURANCE COMPANY	0.03%	\$15,364	\$10,868	\$2,704	\$10,745	98.87%
172	AMERICAN NATIONAL FIRE INSURANCE CO	0.03%	\$15,170	\$13,797	-\$1,232	-\$1,212	-8.78%
173	ARGONAUT GREAT CENTRAL INSURANCE CO	0.03%	\$14,793	\$12,917	\$1,200	\$8,710	67.43%
174	WINDSOR INSURANCE COMPANY	0.03%	\$14,416	\$11,074	\$12,760	\$12,760	115.22%
175	SAFECO INSURANCE CO OF AMERICA	0.03%	\$13,805	\$16,556	\$1,219	\$974	5.88%
176	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$13,500	\$11,379	\$19,942	\$19,956	175.38%
177	MINNESOTA FIRE AND CASUALTY COMPANY	0.03%	\$13,375	\$14,376	\$8,312	\$6,780	47.16%
178	WESTPORT INSURANCE CORPORATION	0.03%	\$13,271	\$5,363	\$0	\$3,233	60.28%
179	FEDERATED SERVICE INSURANCE COMPANY	0.03%	\$13,083	\$1,636	\$0	-\$62	-3.79%
180	NOBEL INSURANCE COMPANY	0.03%	\$12,965	\$29,344	\$40,236	\$44,877	152.93%
181	FIDELITY & GUARANTY INS UNDERWRITERS	0.02%	\$11,832	\$32,128	\$61,193	\$65,544	204.01%
182	MUTUAL SERVICE CASUALTY INSURANCE CO	0.02%	\$11,595	\$9,676	\$4,350	\$5,624	58.12%
183	COLORADO CASUALTY INSURANCE COMPANY	0.02%	\$11,369	\$14,427	\$15,204	\$12,915	89.52%
184	AMERICAN AUTOMOBILE INSURANCE CO	0.02%	\$10,899	\$11,160	\$3,067	\$2,463	22.07%
185	MID-CONTINENT CASUALTY COMPANY	0.02%	\$10,522	\$8,677	\$10,619	\$10,619	122.38%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02%	\$10,461	\$11,280	\$20,431	\$20,482	181.58%
187	NONPROFITS INS ASSN AN INTERINS EXCH	0.02%	\$10,460	\$7,028	\$3,895	\$2,645	37.64%
188	RLI INSURANCE COMPANY	0.02%	\$9,162	\$3,930	\$0	-\$14,182	-360.87%
189	FAIRMONT INSURANCE COMPANY	0.02%	\$9,089	\$9,089	\$1,637	\$1,637	18.01%
190	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.02%	\$8,842	\$940	\$194	\$219	23.30%
191	GATEWAY INSURANCE COMPANY	0.02%	\$8,709	\$7,945	\$201	\$243	3.06%
192	T H E INSURANCE COMPANY	0.02%	\$7,908	\$8,393	\$0	\$0	0.00%
193	AMERICAN STANDARD INS CO OF WISCONSIN	0.02%	\$7,677	\$17,353	\$10,749	\$10,256	59.10%
194	LM INSURANCE CORPORATION	0.01%	\$7,433	\$4,564	\$35	\$35	0.77%
195	AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$6,579	\$2,789	\$0	\$1,413	50.66%
196	MASSACHUSETTS BAY INS CO	0.01%	\$6,071	\$8,309	\$8,249	\$8,103	97.52%
197	ATLANTIC INSURANCE COMPANY	0.01%	\$6,070	\$7,573	\$32,688	\$31,188	411.83%
198	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$5,899	\$3,848	\$0	\$0	0.00%
199	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$5,790	\$5,264	\$420	\$2,508	47.64%
200	AMERICAN FIRE AND INDEMNITY COMPANY	0.01%	\$5,611	\$8,497	\$1,186	\$1,186	13.96%
201	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$5,435	\$5,581	\$28,590	\$28,749	515.12%
202	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$5,323	\$4,465	\$60	-\$133	-2.98%
203	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$5,313	\$4,623	\$4,632	\$4,683	101.30%
204	NN INSURANCE COMPANY	0.01%	\$5,282	\$5,115	\$7,540	\$7,540	147.41%
205	SAFEGUARD INSURANCE COMPANY	0.01%	\$5,276	\$4,391	\$45	\$88	2.00%
206	SUMITOMO MARINE & FIRE INS CO LTD	0.01%	\$5,265	\$5,342	-\$1,109	-\$1,073	-20.09%
207	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$5,155	\$5,992	\$16,067	\$15,968	266.49%
208	NORTHERN ASSURANCE CO OF AMERICA	0.01%	\$4,826	\$4,688	\$3,812	\$95,704	2041.47%
209	ZURICH AMERICAN INS CO OF ILLINOIS	0.01%	\$4,753	\$6,319	\$0	-\$458	-7.25%
210	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$4,460	\$2,230	\$3	\$8	0.36%
211	GRAIN DEALERS MUTUAL INSURANCE CO	0.01%	\$4,123	\$4,804	\$0	\$75	1.56%
212	CENTURY-NATIONAL INSURANCE COMPANY	0.01%	\$4,048	\$2,993	\$14,731	\$14,989	500.80%
213	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$3,655	\$2,510	\$442	\$598	23.82%
214	ULICO CASUALTY COMPANY	0.01%	\$3,554	\$3,671	\$244	\$43	1.17%
215	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$3,028	\$2,229	\$0	\$0	0.00%
216	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$2,477	\$1,725	\$10,681	\$21,995	1275.07%
217	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$2,420	\$835	\$2,281	\$2,281	273.17%
218	COREGIS INSURANCE COMPANY	0.00%	\$2,416	\$9,972	\$0	\$2,192	21.98%
219	PACIFIC INDEMNITY COMPANY	0.00%	\$2,379	\$2,928	\$684	\$750	25.61%
220	GROCERS INSURANCE COMPANY	0.00%	\$2,302	\$1,023	\$44	\$44	4.30%
221	MERIDIAN MUTUAL INSURANCE COMPANY	0.00%	\$2,244	\$94	\$0	-\$6	-6.38%
222	AMERICAN INDEMNITY COMPANY	0.00%	\$2,240	\$3,196	\$2,284	\$2,284	71.46%
223	MARKEL INSURANCE COMPANY	0.00%	\$2,058	\$2,322	\$217	\$372	16.02%
224	VIGILANT INSURANCE COMPANY	0.00%	\$1,935	\$2,744	\$7,162	\$7,146	260.42%
225	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$1,929	\$1,184	\$938	\$876	73.99%
226	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$1,854	\$1,745	-\$6,733	-\$12,319	-705.96%
227	TRANSQUARD INS CO OF AMERICA INC	0.00%	\$1,768	\$796	\$0	\$304	38.19%
228	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$1,694	\$1,632	\$0	\$928	56.86%
229	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$1,216	\$1,386	\$0	-\$243	-17.53%
230	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$1,145	\$841	\$0	\$74	8.80%
231	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$1,118	\$279	\$0	\$0	0.00%
232	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$1,013	\$484	\$0	\$0	0.00%
233	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$1,012	\$135	\$0	\$3	2.22%
234	HANOVER INSURANCE COMPANY THE	0.00%	\$1,008	\$3,340	-\$13,383	-\$13,773	-412.37%
235	GLOBE INDEMNITY COMPANY	0.00%	\$832	\$1,040	\$0	-\$45	-4.33%
236	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$816	\$752	\$15,983	\$16,064	2136.17%
237	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$665	\$318	\$0	\$1	0.31%
238	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	\$633	\$423	\$0	\$133	31.44%
239	WESTFIELD INSURANCE COMPANY	0.00%	\$541	\$536	\$0	\$0	0.00%
240	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$482	\$699	\$0	-\$10	-1.43%
241	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$480	-\$523	\$192	\$192	-36.71%
242	MILLERS INSURANCE COMPANY, THE	0.00%	\$443	\$2,795	\$1,184	-\$428	-15.31%
243	TRUMBULL INSURANCE COMPANY	0.00%	\$381	\$359	\$0	\$0	0.00%
244	OWNERS INSURANCE COMPANY	0.00%	\$374	\$16	\$0	\$18	112.50%
245	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$371	\$677	\$0	\$3	0.44%
246	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$298	\$773	\$0	-\$2	-0.26%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$245	\$256	\$0	\$0	0.00%
248	PROGRESSIVE SPECIALTY INS CO	0.00%	\$230	\$230	\$539	\$539	234.35%
249	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$173	\$163	\$0	\$11	6.75%
250	CGU INSURANCE COMPANY OF NEW JERSEY	0.00%	\$142	\$333	\$0	-\$7	-2.10%
251	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$128	\$1,368	\$1,564	-\$2,143	-156.65%
252	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$97	\$71	\$0	\$6	8.45%
253	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$84	\$3,566	\$12,169	\$17,624	494.22%
254	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$32	\$632	\$0	-\$2	-0.32%
255	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$28	\$14	\$0	\$0	0.00%
256	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$2	\$2	-\$1	-\$7,012	-350600.00%
257	AMERICAN PROTECTION INSURANCE CO	0.00%	\$0	\$66	\$0	\$0	0.00%
258	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$26	N/A
259	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
260	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1,027	N/A
261	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$173	N/A
262	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$109	N/A
263	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$1,353	N/A
264	GAN NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$187	N/A
265	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$0	\$0	\$6,787	\$11,678	N/A
266	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$6	N/A
267	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$9	N/A
268	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
269	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$9	N/A
270	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$1	N/A
271	NORTHBROOK NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$31	N/A
272	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$1,342	N/A
273	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$88	N/A
274	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$475	-\$2,734	N/A
275	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$2,450	N/A
276	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$3	N/A
277	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$425	N/A
278	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$0	\$0	\$2	\$2	N/A
279	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	\$5	N/A
280	TRI STATE INSURANCE COMPANY	0.00%	-\$8	\$1,038	\$607	-\$4,588	-442.00%
281	HIGHLANDS INSURANCE COMPANY	0.00%	-\$187	\$789	\$0	\$0	0.00%
282	CONTINENTAL NATIONAL INDEMNITY COMPANY	-0.06%	-\$29,819	\$13,095	\$2,569	\$2,694	20.57%
TOTAL		100.00%	\$50,910,133	\$49,128,126	\$29,014,889	\$31,013,616	63.13%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	6.80%	\$4,865,473	\$4,784,630	\$3,367,459	\$3,401,312	71.09%
2	GREAT WEST CASUALTY COMPANY	6.75%	\$4,828,583	\$5,067,420	\$3,626,380	\$3,201,400	63.18%
3	VANLINER INSURANCE COMPANY	5.58%	\$3,995,682	\$3,991,147	\$1,365,580	\$1,362,283	34.13%
4	AMERICAN STATES INSURANCE COMPANY	4.44%	\$3,178,949	\$2,971,897	\$1,944,196	\$1,974,109	66.43%
5	ASSOCIATES INSURANCE COMPANY	3.70%	\$2,649,222	\$2,397,074	\$1,683,478	\$1,794,288	74.85%
6	CONTINENTAL WESTERN INSURANCE CO	2.80%	\$2,001,467	\$1,833,272	\$1,632,641	\$1,625,297	88.66%
7	LIBERTY MUTUAL FIRE INSURANCE CO	2.61%	\$1,870,107	\$1,876,874	\$2,139,000	\$2,139,000	113.97%
8	NORTHLAND INSURANCE COMPANY	2.43%	\$1,738,219	\$1,744,839	\$1,371,668	\$1,253,968	71.87%
9	AMERICAN ECONOMY INSURANCE COMPANY	1.95%	\$1,393,439	\$1,307,276	\$896,567	\$877,949	67.16%
10	AMERICAN FAMILY MUTUAL INS CO	1.92%	\$1,377,333	\$1,319,685	\$681,134	\$665,648	50.44%
11	EMPIRE FIRE AND MARINE INSURANCE CO	1.86%	\$1,328,983	\$1,283,090	\$903,772	\$1,102,415	85.92%
12	CHRYSLER INSURANCE COMPANY	1.77%	\$1,263,797	\$1,565,182	\$1,161,096	\$1,052,606	67.25%
13	CINCINNATI INS CO THE	1.38%	\$986,985	\$941,186	\$673,371	\$615,841	65.43%
14	FEDERATED MUTUAL INSURANCE COMPANY	1.36%	\$973,941	\$1,058,965	\$1,064,430	\$952,446	89.94%
15	LINCOLN GENERAL INSURANCE CO	1.27%	\$908,317	\$1,009,749	\$351,682	\$339,230	33.60%
16	CREDIT GENERAL INS CO	1.27%	\$907,364	\$906,937	\$999,714	\$1,194,896	131.75%
17	CANAL INSURANCE COMPANY	1.24%	\$884,864	\$788,159	\$584,675	\$569,166	72.21%
18	TRAVELERS INDEMNITY CO OF ILLINOIS	1.22%	\$874,284	\$885,924	\$1,018,610	\$1,098,233	123.96%
19	MIC PROPERTY AND CASUALTY INS CORP	1.18%	\$847,430	\$904,312	\$355,792	\$241,955	26.76%
20	JOHN DEERE INSURANCE COMPANY	1.15%	\$820,162	\$812,728	\$683,642	\$499,582	61.47%
21	AUTO OWNERS INSURANCE CO MUTUAL	1.11%	\$797,391	\$764,440	\$463,672	\$473,129	61.89%
22	EMPLOYERS MUTUAL CASUALTY COMPANY	1.04%	\$740,753	\$654,722	\$791,513	\$945,410	144.40%
23	INTERSTATE INDEMNITY COMPANY	1.03%	\$736,115	\$389,555	\$324,949	\$355,248	91.19%
24	NATIONWIDE MUTUAL INSURANCE COMPANY	0.95%	\$683,324	\$367,214	\$74,292	\$75,188	20.48%
25	TRANSCONTINENTAL INSURANCE COMPANY	0.94%	\$673,736	\$747,331	\$692,746	\$701,227	93.83%
26	UNITED FIRE AND CASUALTY COMPANY	0.93%	\$662,882	\$576,471	\$382,190	\$400,315	69.44%
27	FARMERS INSURANCE EXCHANGE	0.89%	\$635,116	\$593,261	\$717,554	\$742,724	125.19%
28	SHELTER GENERAL INS CO	0.87%	\$624,531	\$644,054	\$240,389	\$248,123	38.53%
29	ST PAUL FIRE & MARINE INSURANCE CO	0.83%	\$594,396	\$499,759	\$529,443	\$578,989	115.85%
30	REDLAND INSURANCE COMPANY	0.79%	\$566,568	\$615,763	\$556,553	\$584,652	94.95%
31	UNIVERSAL UNDERWRITERS INS CO	0.79%	\$566,421	\$566,421	\$598,480	\$552,978	97.63%
32	HARCO NATIONAL INSURANCE COMPANY	0.78%	\$559,452	\$476,226	\$321,156	\$303,186	63.66%
33	ALLSTATE INSURANCE COMPANY	0.78%	\$559,443	\$523,177	\$592,315	\$560,517	107.14%
34	AMERICAN AUTOMOBILE INSURANCE CO	0.72%	\$518,700	\$470,956	\$7,216	\$11,110	2.36%
35	TRUCK INSURANCE EXCHANGE	0.71%	\$505,065	\$467,833	\$282,878	\$324,126	69.28%
36	AMERICAN MODERN HOME INSURANCE CO	0.70%	\$499,992	\$493,550	\$377,902	\$476,154	96.48%
37	WEST AMERICAN INSURANCE COMPANY	0.70%	\$499,402	\$451,349	\$624,818	\$592,708	131.32%
38	TRANSPORTATION INSURANCE COMPANY	0.68%	\$483,239	\$542,534	\$555,808	\$479,934	88.46%
39	CAMERON MUTUAL INSURANCE COMPANY	0.67%	\$480,036	\$495,426	\$304,444	\$350,343	70.72%
40	COLUMBIA MUTUAL INSURANCE CO	0.65%	\$467,714	\$433,548	\$485,466	\$530,336	122.32%
41	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.65%	\$463,166	\$418,582	\$228,381	\$240,273	57.40%
42	OAK RIVER INSURANCE COMPANY	0.63%	\$448,992	\$420,891	\$366,439	\$396,835	94.28%
43	GENERAL CASUALTY CO OF WISCONSIN	0.60%	\$428,943	\$397,140	\$139,643	\$134,273	33.81%
44	PROGRESSIVE NORTHWESTERN INS CO	0.60%	\$427,367	\$395,387	\$190,005	\$178,463	45.14%
45	HARTFORD FIRE INSURANCE COMPANY	0.59%	\$420,398	\$412,689	\$494,351	\$556,994	134.97%
46	AGRICULTURAL INSURANCE COMPANY	0.58%	\$414,238	\$405,526	\$264,430	\$244,341	60.25%
47	EMPLOYERS FIRE INSURANCE COMPANY	0.58%	\$412,515	\$462,676	\$446,851	\$633,294	136.88%
48	TRUMBULL INSURANCE COMPANY	0.55%	\$393,203	\$243,176	\$101,485	\$111,316	45.78%
49	RELiance INSURANCE COMPANY	0.54%	\$389,774	\$375,106	\$384,841	\$431,794	115.11%
50	NATIONAL CASUALTY COMPANY	0.54%	\$388,309	\$377,698	\$161,085	\$117,657	31.15%
51	CONTINENTAL CASUALTY COMPANY	0.53%	\$377,059	\$312,640	\$225,263	\$146,326	46.80%
52	GRINNELL MUTUAL REINSURANCE COMPANY	0.52%	\$373,723	\$434,269	\$133,846	\$138,738	31.95%
53	GREAT NORTHERN INSURANCE COMPANY	0.51%	\$362,669	\$327,807	\$182,895	\$178,296	54.39%
54	GENERAL ACCIDENT INSURANCE COMPANY	0.49%	\$349,161	\$354,874	\$8,977	\$52,186	14.71%
55	COMMERCIAL UNION INSURANCE COMPANY	0.46%	\$328,478	\$319,939	\$341,375	\$334,338	104.50%
56	CLARENDON NATIONAL INS CO	0.46%	\$328,338	\$319,349	\$537,491	\$531,586	166.46%
57	STATE AUTO PROPERTY & CASUALTY INS CO	0.45%	\$318,453	\$340,484	\$272,731	\$291,425	85.59%
58	LIBERTY INSURANCE CORPORATION	0.44%	\$318,313	\$343,029	\$221,268	\$221,268	64.50%
59	OCCIDENTAL FIRE & CAS CO OF NC	0.44%	\$317,605	\$291,710	\$486,246	\$365,653	125.35%
60	NATIONAL INDEMNITY COMPANY	0.44%	\$311,769	\$293,974	\$77,424	\$98,430	33.48%
61	AMERISURE INSURANCE COMPANY	0.41%	\$293,431	\$301,772	\$257,041	\$257,041	85.18%
62	FIREMANS FUND INSURANCE COMPANY	0.40%	\$289,506	\$262,579	\$204,240	\$857,734	326.66%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	FEDERAL INSURANCE COMPANY	0.40%	\$287,325	\$307,885	\$524,126	\$487,092	158.21%
64	SHELTER MUTUAL INSURANCE CO	0.38%	\$273,923	\$279,346	\$147,830	\$148,141	53.03%
65	CGU INSURANCE COMPANY	0.38%	\$271,064	\$242,786	-\$332	-\$455,972	-187.81%
66	INTERNATIONAL BUS & MERCANTILE REASSUR	0.37%	\$265,441	\$273,771	\$230,495	\$204,545	74.71%
67	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.36%	\$254,458	\$171,126	\$53,944	\$67,384	39.38%
68	SAGAMORE INSURANCE COMPANY	0.35%	\$250,211	\$213,464	\$289,173	\$249,417	116.84%
69	HAWKEYE SECURITY INSURANCE COMPANY	0.35%	\$248,978	\$245,521	\$232,600	\$211,944	86.32%
70	ST PAUL MERCURY INSURANCE COMPANY	0.35%	\$248,082	\$241,227	\$244,643	\$258,714	107.25%
71	HARTFORD CASUALTY INS CO	0.34%	\$246,053	\$270,543	\$157,536	\$165,279	61.09%
72	MOTORS INSURANCE CORPORATION	0.34%	\$243,907	\$229,858	\$136,094	\$141,180	61.42%
73	ACE AMERICAN INSURANCE COMPANY	0.34%	\$243,628	\$248,153	\$20,054	\$14,991	6.04%
74	BITUMINOUS CASUALTY CORPORATION	0.33%	\$235,305	\$215,089	\$190,875	\$183,872	85.49%
75	CAROLINA CASUALTY INSURANCE COMPANY	0.32%	\$232,429	\$256,654	\$204,729	\$181,093	70.56%
76	NORTHFIELD INSURANCE COMPANY	0.32%	\$232,289	\$200,259	\$109,077	\$114,179	57.02%
77	UNITED SECURITY INSURANCE COMPANY	0.32%	\$230,149	\$229,735	\$367,799	\$347,793	151.39%
78	ST PAUL GUARDIAN INSURANCE COMPANY	0.32%	\$228,685	\$134,473	\$113,415	\$131,864	98.06%
79	OHIO CASUALTY INSURANCE COMPANY	0.30%	\$217,340	\$202,233	\$308,040	\$294,400	145.57%
80	ALLSTATE INDEMNITY COMPANY	0.29%	\$209,689	\$176,548	\$169,840	\$190,852	108.10%
81	CHURCH MUTUAL INSURANCE COMPANY	0.29%	\$208,637	\$194,806	\$150,879	\$147,117	75.52%
82	STATE FARM FIRE AND CASUALTY CO	0.29%	\$204,370	\$201,284	\$95,695	\$90,608	45.02%
83	LEGION INSURANCE COMPANY	0.28%	\$201,275	\$187,624	\$154,368	\$172,649	92.02%
84	GUARANTY NATIONAL INSURANCE COMPANY	0.28%	\$199,274	\$253,066	\$325,038	\$307,395	121.47%
85	MID CENTURY INSURANCE COMPANY	0.27%	\$194,685	\$151,526	\$171,040	\$197,380	130.26%
86	AMERICAN ALTERNATIVE INS CORP	0.26%	\$189,115	\$191,967	\$280,062	\$406,660	211.84%
87	SOUTHERN INSURANCE COMPANY	0.26%	\$184,698	\$111,068	\$101,773	\$227,764	205.07%
88	VALLEY FORCE INSURANCE COMPANY	0.26%	\$183,430	\$134,441	\$80,019	\$84,019	62.50%
89	ASSURANCE COMPANY OF AMERICA	0.25%	\$181,319	\$171,005	\$91,261	\$128,090	74.90%
90	TRI STATE INSURANCE CO OF MINNESOTA	0.25%	\$180,986	\$174,371	\$174,259	\$153,574	88.07%
91	AMERICAN MOTORISTS INSURANCE CO	0.25%	\$179,770	\$248,212	\$175,170	\$152,704	61.52%
92	STRATFORD INSURANCE COMPANY	0.25%	\$179,440	\$181,700	\$58,130	\$62,810	34.57%
93	ATHENA ASSURANCE COMPANY	0.25%	\$176,884	\$179,887	\$309,673	\$312,317	173.62%
94	NATIONAL SURETY CORPORATION	0.24%	\$171,267	\$171,379	\$129,353	\$142,938	83.40%
95	LUMBERMENS MUTUAL CASUALTY CO	0.24%	\$170,275	\$155,116	\$168,879	\$170,993	110.24%
96	NEW HAMPSHIRE INSURANCE COMPANY	0.23%	\$167,448	\$142,877	\$67,678	\$82,638	57.84%
97	POTOMAC INSURANCE CO OF ILLINOIS	0.23%	\$167,271	\$159,202	\$0	\$6,401	4.02%
98	ATLANTIC MUTUAL INSURANCE COMPANY	0.23%	\$163,791	\$150,364	\$257,708	\$260,091	172.97%
99	MICHIGAN MUTUAL INSURANCE COMPANY	0.22%	\$155,614	\$144,611	\$100,580	\$138,373	95.69%
100	GREAT DIVIDE INSURANCE COMPANY	0.21%	\$150,693	\$152,984	\$151,902	\$158,881	103.85%
101	MILLERS MUTUAL INSURANCE ASSOCIATION	0.21%	\$149,117	\$146,366	\$195,976	\$254,007	173.54%
102	ZURICH AMERICAN INSURANCE COMPANY	0.20%	\$142,598	\$153,904	\$312,049	\$343,285	223.05%
103	SECURA INSURANCE A MUTUAL COMPANY	0.19%	\$137,960	\$151,321	\$168,508	\$160,685	106.19%
104	RECENT INSURANCE COMPANY	0.19%	\$132,965	\$117,821	\$270,765	\$266,857	226.49%
105	RANGER INSURANCE COMPANY	0.18%	\$125,915	\$152,924	\$215,559	\$227,431	148.72%
106	AMERICAN CASUALTY CO OF READING PA	0.17%	\$123,272	\$107,757	\$65,916	\$66,053	61.30%
107	NORTHERN INSURANCE CO OF NEW YORK	0.17%	\$119,471	\$220,958	\$209,085	\$240,991	109.07%
108	BITUMINOUS FIRE AND MARINE INS CO	0.17%	\$119,055	\$126,793	\$67,645	\$55,964	44.14%
109	CUMIS INSURANCE SOCIETY INC	0.16%	\$117,964	\$116,692	\$56,682	\$50,434	43.22%
110	AMERICAN MANUFACTURERS MUTUAL INS CO	0.16%	\$116,720	\$131,138	\$177,321	\$143,136	109.15%
111	WAUSAU UNDERWRITERS INS CO	0.16%	\$113,838	\$96,709	\$73,125	\$39,495	40.84%
112	UNITED PACIFIC INSURANCE COMPANY	0.16%	\$113,274	\$113,338	\$103,183	\$88,936	78.47%
113	JEFFERSON INSURANCE CO OF NEW YORK	0.16%	\$113,028	\$117,965	\$167,503	\$164,477	139.43%
114	GUIDEONE MUTUAL INSURANCE COMPANY	0.16%	\$112,358	\$107,721	\$31,903	\$30,098	27.94%
115	TWIN CITY FIRE INS CO	0.15%	\$110,457	\$102,315	\$106,148	\$109,496	107.02%
116	STAR INSURANCE COMPANY	0.15%	\$106,740	\$94,560	\$194,682	\$199,318	210.78%
117	LUMBER MUTUAL INSURANCE COMPANY	0.14%	\$102,077	\$103,087	\$296,494	\$252,704	245.14%
118	AMERICAN RELIABLE INSURANCE COMPANY	0.14%	\$100,605	\$122,016	\$53,269	\$56,214	46.07%
119	TRAVELERS INDEMNITY COMPANY	0.14%	\$96,818	\$101,110	\$88,959	\$68,756	68.00%
120	TRANSGUARD INS CO OF AMERICA INC	0.13%	\$95,576	\$43,009	\$63,727	\$16,434	38.21%
121	NATIONAL AMERICAN INSURANCE COMPANY	0.13%	\$95,282	\$65,867	\$2,572	\$2,572	3.90%
122	PHOENIX INSURANCE COMPANY THE	0.13%	\$92,814	\$155,193	\$116,530	\$266,390	171.65%
123	WESTPORT INSURANCE CORPORATION	0.12%	\$89,015	\$35,978	\$15,100	\$21,689	60.28%
124	BROTHERHOOD MUTUAL INSURANCE CO	0.12%	\$88,092	\$82,077	\$59,680	\$60,736	74.00%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	LEADER INSURANCE COMPANY	0.12%	\$87,589	\$72,282	\$23,467	\$22,752	31.48%
126	AMERICAN EMPLOYERS INSURANCE CO	0.12%	\$86,120	\$15,572	\$3,378	\$9,611	61.72%
127	SENTRY INSURANCE A MUTUAL COMPANY	0.12%	\$85,626	\$90,004	\$19,652	\$35,727	39.69%
128	VALIANT INS CO	0.12%	\$82,767	\$84,375	\$120,446	\$140,236	166.21%
129	PROPERTY & CASUALTY INS CO OF HARTFORD	0.11%	\$81,401	\$50,744	\$58,090	\$59,012	116.29%
130	AMERICAN AND FOREIGN INSURANCE CO	0.11%	\$81,114	\$65,074	\$78,255	\$79,476	122.13%
131	TRAVELERS INDEMNITY CO OF AMERICA	0.11%	\$80,612	\$77,787	\$22,298	\$34,293	44.09%
132	CHARTER OAK FIRE INSURANCE CO THE	0.10%	\$74,140	\$59,168	\$52,605	\$55,024	93.00%
133	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.10%	\$73,777	\$75,727	\$59,037	\$54,186	71.55%
134	AMERICAN GUARANTEE & LIABILITY INS CO	0.10%	\$72,309	\$57,122	\$59,362	\$65,245	114.22%
135	WAUSAU BUSINESS INSURANCE COMPANY	0.09%	\$66,550	\$64,354	\$62,432	\$51,576	80.14%
136	TIG INSURANCE COMPANY	0.09%	\$65,815	\$64,504	\$38,701	\$28,756	44.58%
137	LIBERTY MUTUAL INSURANCE COMPANY	0.09%	\$63,616	\$48,928	\$732	\$777	1.59%
138	ST PAUL PROPERTY & CASUALTY INS CO	0.09%	\$63,189	\$75,848	\$111,283	\$119,538	157.60%
139	ROYAL INSURANCE COMPANY OF AMERICA	0.09%	\$62,986	\$69,227	\$75,633	\$49,871	72.04%
140	ROYAL INDEMNITY COMPANY	0.09%	\$62,792	\$61,946	\$66,871	\$71,524	115.46%
141	FIDELITY AND GUARANTY INSURANCE COMPANY	0.09%	\$61,014	\$140,766	\$241,621	\$235,908	167.59%
142	LANCER INSURANCE COMPANY	0.08%	\$60,074	\$53,334	\$20,518	\$27,753	52.04%
143	NATIONAL FIRE INS CO OF HARTFORD	0.08%	\$58,388	\$38,326	-\$61	\$1,939	5.06%
144	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.08%	\$57,076	-\$27,361	\$23,124	\$24,246	-88.62%
145	TITAN INDEMNITY COMPANY	0.08%	\$56,830	\$55,049	\$22,513	\$50,208	91.21%
146	INTECON NATIONAL INSURANCE COMPANY	0.07%	\$51,515	\$62,554	\$11,832	\$9,283	14.84%
147	SCOTTSDALE INDEMNITY COMPANY	0.07%	\$51,149	\$35,772	\$47,452	\$49,309	137.84%
148	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$49,553	\$48,944	\$15,611	\$16,422	33.55%
149	GENERAL INSURANCE CO OF AMERICA	0.07%	\$48,549	\$47,456	\$39,158	\$38,914	82.00%
150	PHILADELPHIA INDEMNITY INSURANCE CO	0.07%	\$48,283	\$48,263	\$48,010	\$68,528	141.99%
151	FIDELITY AND DEPOSIT CO MARYLAND	0.07%	\$47,872	\$53,153	\$18,422	\$22,114	41.60%
152	NORTHBROOK PROPERTY & CASUALTY INS CO	0.07%	\$46,759	\$34,921	\$7,721	\$13,132	37.60%
153	FIREMANS FUND INS CO OF WISCONSIN	0.07%	\$46,657	\$9,901	\$2,248	-\$6,640	-67.06%
154	NORTHWESTERN NATIONAL CASUALTY CO	0.06%	\$46,495	\$45,665	\$31,616	\$30,416	66.61%
155	CONNECTICUT INDEMNITY COMPANY THE	0.06%	\$44,687	\$38,382	\$2,159	\$559	1.46%
156	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$44,129	\$36,931	\$41,862	\$39,124	105.94%
157	MARYLAND CASUALTY COMPANY	0.06%	\$40,839	\$34,736	\$27,533	\$33,654	96.89%
158	EVERGREEN NATIONAL INDEMNITY COMPANY	0.06%	\$40,371	\$100,044	\$134,260	\$130,760	130.70%
159	COLORADO CASUALTY INSURANCE COMPANY	0.06%	\$40,310	\$51,152	\$53,905	\$45,788	89.51%
160	OLD REPUBLIC INSURANCE COMPANY	0.05%	\$38,186	\$34,294	\$35,451	\$42,941	125.21%
161	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.05%	\$37,819	\$32,234	\$24,948	\$30,559	94.80%
162	AMERICAN INSURANCE COMPANY THE	0.05%	\$37,544	\$34,663	\$12,221	\$22,456	64.78%
163	PENN AMERICA INS CO	0.05%	\$36,802	\$35,336	\$41,392	\$53,918	152.59%
164	RELIAANCE NATIONAL INDEMNITY COMPANY	0.05%	\$35,871	\$49,390	\$104,443	\$106,862	216.36%
165	AMERICAN NATIONAL FIRE INSURANCE CO	0.05%	\$35,445	\$30,142	\$5,691	\$6,906	22.91%
166	SAFECO INSURANCE CO OF AMERICA	0.05%	\$35,192	\$40,734	\$72,343	\$69,227	169.95%
167	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.05%	\$34,864	\$37,077	\$54,859	\$56,910	153.49%
168	FARMERS AND MERCHANTS INSURANCE CO	0.05%	\$33,980	\$29,797	\$0	\$4,341	14.57%
169	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$30,011	\$64,128	\$67,280	\$72,026	112.32%
170	EVEREST NATIONAL INSURANCE COMPANY	0.04%	\$29,478	\$69,129	\$14,512	\$43,031	62.25%
171	MID-CONTINENT CASUALTY COMPANY	0.04%	\$28,748	\$22,905	\$6,332	-\$3,376	-14.74%
172	NORTHERN ASSURANCE CO OF AMERICA	0.04%	\$28,740	\$30,864	\$26,178	\$111,413	360.98%
173	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04%	\$28,686	\$24,180	\$37,036	\$37,057	153.25%
174	SAVERS PROPERTY & CASUALTY INS CO	0.04%	\$27,823	\$26,162	\$12,058	\$13,467	51.48%
175	UNITED STATES FIDELITY & GUARANTY CO	0.04%	\$27,165	\$51,252	\$47,073	-\$4,008	-7.82%
176	WINDSOR INSURANCE COMPANY	0.04%	\$26,009	\$19,580	\$24,696	\$24,696	126.13%
177	GATEWAY INSURANCE COMPANY	0.04%	\$25,814	\$23,510	\$14,162	\$17,104	72.75%
178	ARGONAUT GREAT CENTRAL INSURANCE CO	0.04%	\$25,189	\$21,993	\$22,801	\$14,831	67.44%
179	COMMERCE AND INDUSTRY INSURANCE CO	0.03%	\$24,540	\$42,900	\$25,421	\$28,820	67.18%
180	AMCO INSURANCE COMPANY	0.03%	\$23,784	\$21,724	\$14,595	\$12,928	59.51%
181	HAULERS INSURANCE COMPANY INC	0.03%	\$22,923	\$14,367	\$3,777	\$5,892	41.01%
182	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$21,571	\$17,671	\$3,110	\$4,127	23.35%
183	RLI INSURANCE COMPANY	0.03%	\$21,377	\$9,169	\$44,982	\$55,029	600.16%
184	LM INSURANCE CORPORATION	0.03%	\$21,195	\$13,951	\$848	\$848	6.08%
185	AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$20,886	\$8,718	\$3,142	\$4,725	54.20%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	GRANITE STATE INSURANCE COMPANY	0.03%	\$20,090	\$25,671	\$21,625	\$22,310	86.91%
187	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.03%	\$20,082	\$1,770	\$0	-\$30	-1.69%
188	MUTUAL SERVICE CASUALTY INSURANCE CO	0.03%	\$19,616	\$18,858	\$27,518	\$27,317	144.86%
189	AMERICAN HOME ASSURANCE COMPANY	0.03%	\$18,600	\$12,764	\$123,094	\$160,808	1259.86%
190	SUMITOMO MARINE & FIRE INS CO LTD	0.03%	\$17,913	\$17,350	-\$4,474	-\$4,357	-25.11%
191	CITIZENS INSURANCE COMPANY OF AMERICA	0.02%	\$17,262	\$7,932	-\$9,931	\$4,509	56.85%
192	REPUBLIC WESTERN INS CO	0.02%	\$16,780	\$17,082	\$12,845	\$15,927	93.24%
193	SAFEGUARD INSURANCE COMPANY	0.02%	\$14,537	\$12,084	\$11,165	\$11,289	93.42%
194	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02%	\$14,293	\$15,518	\$4,999	\$5,120	32.99%
195	ZURICH AMERICAN INS CO OF ILLINOIS	0.02%	\$13,192	\$17,541	\$12,269	\$11,362	64.77%
196	HARTFORD UNDERWRITERS INSURANCE CO	0.02%	\$12,914	\$11,334	-\$674	-\$545	-4.81%
197	FEDERATED SERVICE INSURANCE COMPANY	0.02%	\$12,170	\$1,521	\$732	\$759	49.90%
198	NATIONAL INTERSTATE INSURANCE COMPANY	0.02%	\$12,029	\$13,981	\$37,491	\$37,260	266.50%
199	PACIFIC EMPLOYERS INSURANCE COMPANY	0.02%	\$11,416	\$14,288	\$0	\$0	0.00%
200	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$11,310	\$9,488	\$694	-\$1,534	-16.17%
201	GRAIN DEALERS MUTUAL INSURANCE CO	0.02%	\$11,072	\$12,338	\$0	\$162	1.31%
202	MINNESOTA FIRE AND CASUALTY COMPANY	0.02%	\$10,943	\$11,763	\$0	\$0	0.00%
203	MASSACHUSETTS BAY INS CO	0.01%	\$10,456	\$12,901	\$7,846	\$5,987	46.41%
204	TIG INDEMNITY COMPANY	0.01%	\$9,190	\$7,440	\$26,973	\$26,812	360.38%
205	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$9,106	\$6,820	\$0	\$0	0.00%
206	INSURANCE CO OF THE STATE OF PA	0.01%	\$8,661	-\$30,503	\$14,066	-\$1,553	5.09%
207	ULICO CASUALTY COMPANY	0.01%	\$8,292	\$8,565	\$569	\$99	1.16%
208	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$7,255	\$7,418	\$34,795	\$35,012	471.99%
209	ACE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$7,204	\$8,274	\$0	-\$67	-0.81%
210	AMERICAN STANDARD INS CO OF WISCONSIN	0.01%	\$6,981	\$20,269	-\$650	-\$3,416	-16.85%
211	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$6,818	\$6,714	\$6,865	\$9,090	135.39%
212	AMERICAN FIRE AND INDEMNITY COMPANY	0.01%	\$6,737	\$10,203	\$1,425	\$1,426	13.98%
213	NN INSURANCE COMPANY	0.01%	\$6,507	\$5,888	\$4,330	\$2,599	44.14%
214	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$6,357	\$4,610	\$9,639	\$9,606	208.37%
215	INSURANCE CORPORATION OF NEW YORK	0.01%	\$6,282	\$6,282	\$0	\$0	0.00%
216	PACIFIC INDEMNITY COMPANY	0.01%	\$5,964	\$6,167	\$2,596	\$2,769	44.90%
217	MARKEL INSURANCE COMPANY	0.01%	\$5,637	\$6,034	\$0	\$482	7.99%
218	COREGIS INSURANCE COMPANY	0.01%	\$5,335	\$24,388	\$1,432	\$5,724	23.47%
219	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$5,280	\$3,059	\$0	-\$119	-3.89%
220	T H E INSURANCE COMPANY	0.01%	\$5,272	\$5,596	\$0	\$0	0.00%
221	WINTERHUR INTERNATIONAL AMERICA INS CO	0.01%	\$5,106	\$4,768	\$0	\$1,542	32.34%
222	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$5,076	\$769	-\$562	-\$552	-71.78%
223	GULF INSURANCE COMPANY	0.01%	\$4,493	\$3,681	\$3,744	\$3,744	101.71%
224	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$4,344	\$181	\$0	-\$11	-6.08%
225	AMERICAN INDEMNITY COMPANY	0.01%	\$4,295	\$6,127	\$4,379	\$4,379	71.47%
226	GLOBE INDEMNITY COMPANY	0.01%	\$3,679	\$4,470	\$0	-\$49	-1.10%
227	VIGILANT INSURANCE COMPANY	0.01%	\$3,598	\$4,955	\$40,968	\$40,947	826.38%
228	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$3,511	\$2,533	\$20,136	-\$9,885	-390.25%
229	GROCERS INSURANCE COMPANY	0.00%	\$3,452	\$1,534	\$67	\$67	4.37%
230	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$3,407	\$437	\$0	\$9	2.06%
231	NOBEL INSURANCE COMPANY	0.00%	\$3,241	\$7,336	\$10,059	\$11,219	152.93%
232	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$3,174	\$780	\$0	\$0	0.00%
233	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$2,662	\$1,670	\$1,582	\$10,582	633.65%
234	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$2,379	\$1,724	\$19,835	\$39,105	2268.27%
235	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$2,115	\$1,670	\$164	\$1,037	62.10%
236	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$1,994	\$2,535	-\$1,226	-\$4,770	-188.17%
237	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$1,992	\$954	\$0	\$4	0.42%
238	ACCELERATION NATIONAL INS CO	0.00%	\$1,970	\$3,224	\$9,000	\$9,420	292.18%
239	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$1,884	\$901	\$0	\$0	0.00%
240	AMERICAN SAFETY CASUALTY INS CO	0.00%	\$1,772	\$410	\$0	\$245	59.76%
241	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$1,568	\$1,665	\$0	\$0	0.00%
242	HANOVER INSURANCE COMPANY THE	0.00%	\$1,419	\$3,199	-\$651	\$127	3.97%
243	WESTFIELD INSURANCE COMPANY	0.00%	\$1,327	\$1,297	\$2,517	\$2,540	195.84%
244	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$1,178	\$406	-\$3,244	-\$3,245	-799.26%
245	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$1,156	\$1,161	\$2,912	\$2,926	252.02%
246	RELiance NATIONAL INSURANCE COMPANY	0.00%	\$1,086	\$936	\$0	\$4,214	450.21%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$1,065	\$1,152	\$3,961	\$4,895	424.91%
248	FAIRMONT INSURANCE COMPANY	0.00%	\$996	\$996	\$29,018	\$29,255	2937.25%
249	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$881	\$1,004	\$0	\$74	7.37%
250	OWNERS INSURANCE COMPANY	0.00%	\$620	\$26	\$0	\$26	100.00%
251	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$572	\$557	\$0	\$0	0.00%
252	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$480	\$700	\$0	-\$11	-1.57%
253	CGU INSURANCE COMPANY OF NEW JERSEY	0.00%	\$381	\$759	\$0	-\$1	-0.13%
254	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$341	\$252	\$0	\$15	5.95%
255	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$174	\$164	\$0	\$122	74.39%
256	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$116	\$59	\$0	\$1	1.69%
257	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$99	\$4,538	\$16,130	\$23,364	514.85%
258	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$54	\$694	\$0	\$2	0.29%
259	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$8	\$8	-\$8,182	-\$8,888	-111100.00%
260	FIDELITY AND CASUALTY CO OF NY	0.00%	\$1	\$1	\$0	-\$128	-12800.00%
261	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$2,856	\$0	-\$104	-3.64%
262	AMERICAN PROTECTION INSURANCE CO	0.00%	\$0	\$547	\$0	\$0	0.00%
263	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$56	N/A
264	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$3	N/A
265	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$775	N/A
266	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$7,566	N/A
267	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$201	N/A
268	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	-\$75	-\$271	N/A
269	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
270	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$579	N/A
271	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	\$3,108	N/A
272	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$5	N/A
273	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$12	N/A
274	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$77	-\$614	N/A
275	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
276	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
277	MILLERS INSURANCE COMPANY, THE	0.00%	\$0	\$5,191	\$0	\$0	0.00%
278	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$244	N/A
279	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$2	N/A
280	NORTHBROOK NATIONAL INS CO	0.00%	\$0	\$0	\$148	\$127	N/A
281	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$0	\$0	\$15	N/A
282	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$409	N/A
283	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$351	N/A
284	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$105	-\$775	N/A
285	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.00%	\$0	\$0	\$2,851	-\$1,002	N/A
286	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$818	\$4,333	N/A
287	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$9	N/A
288	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$560	\$880	N/A
289	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$0	\$1	\$0	\$0	0.00%
290	TRI STATE INSURANCE COMPANY	0.00%	-\$478	\$1,247	\$0	\$5,897	472.89%
291	FIRST NATIONAL INS CO OF AMERICA	0.00%	-\$1,439	\$50	-\$300	-\$330	-660.00%
292	CENTENNIAL INSURANCE COMPANY	-0.01%	-\$7,557	\$75,758	\$121,089	\$134,382	177.38%
293	NATIONAL UNION FIRE INS CO OF PITTSBURG	-0.04%	-\$28,009	\$35,081	\$301,823	\$290,921	829.28%
294	UNITED FINANCIAL CASUALTY COMPANY	-0.29%	-\$204,076	\$786,316	\$361,294	\$327,333	41.63%
TOTAL		100.00%	\$71,556,751	\$70,463,221	\$54,438,098	\$55,153,617	78.27%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ST PAUL FIRE & MARINE INSURANCE CO	16.32%	\$2,987,626	\$2,249,926	\$19,469	-\$804,814	-35.77%
2	NATIONAL UNION FIRE INS CO OF PITTSBURG	12.70%	\$2,325,138	\$2,323,386	\$370,050	\$1,809,018	77.86%
3	U S SPECIALTY INSURANCE COMPANY	8.66%	\$1,585,416	\$1,412,111	\$1,299,338	\$1,304,141	92.35%
4	INDEMNITY INSURANCE CO OF NORTH AMERICA	8.19%	\$1,499,720	\$1,359,651	\$899,170	\$721,695	53.08%
5	OLD REPUBLIC INSURANCE COMPANY	6.84%	\$1,251,350	\$1,240,257	\$953,484	\$1,361,441	109.77%
6	AMERICAN HOME ASSURANCE COMPANY	6.44%	\$1,179,020	\$584,457	\$563,996	\$49,725	8.51%
7	TRAVELERS INDEMNITY COMPANY	6.24%	\$1,143,081	\$2,218,729	\$8,669,817	\$579,099	26.10%
8	AVEMCO INSURANCE COMPANY	5.07%	\$928,085	\$999,548	\$1,665,890	\$567,809	56.81%
9	UNITED PACIFIC INSURANCE COMPANY	4.74%	\$867,634	\$949,599	\$311,375	\$561,081	59.09%
10	CONTINENTAL CASUALTY COMPANY	3.39%	\$620,714	\$601,231	\$122,286	\$247,995	41.25%
11	GREAT AMERICAN INSURANCE COMPANY	3.06%	\$559,267	\$589,153	\$295,435	\$668,439	113.46%
12	FEDERAL INSURANCE COMPANY	3.02%	\$552,519	\$528,733	\$116,107	\$629,444	119.05%
13	NEW YORK MARINE & GENERAL INS CO	2.52%	\$461,052	\$409,164	\$184,231	-\$96,010	-23.46%
14	LIBERTY MUTUAL INSURANCE COMPANY	2.27%	\$415,087	\$415,087	\$12,579	\$12,579	3.03%
15	LUMBERMENS MUTUAL CASUALTY CO	1.44%	\$264,355	\$314,990	\$60,323	\$61,095	19.40%
16	LEGION INSURANCE COMPANY	1.19%	\$218,015	\$218,015	\$0	\$402,642	184.69%
17	ACE AMERICAN INSURANCE COMPANY	1.18%	\$216,700	\$190,909	\$3,500	-\$13,333	-6.98%
18	WESTCHESTER FIRE INSURANCE COMPANY	1.13%	\$206,989	\$52,948	\$0	\$5,516	10.42%
19	GREENWICH INSURANCE COMPANY	1.03%	\$188,125	\$204,887	\$70,838	-\$89,966	-43.91%
20	JOHN DEERE INSURANCE COMPANY	0.77%	\$141,452	\$161,441	-\$19,250	\$51,332	31.80%
21	HARTFORD FIRE INSURANCE COMPANY	0.76%	\$138,991	\$17,160	\$1,000	\$1,000	5.83%
22	CENTENNIAL INSURANCE COMPANY	0.69%	\$125,829	\$120,811	\$26,422	\$23,270	19.26%
23	HARTFORD CASUALTY INS CO	0.61%	\$110,780	\$110,780	\$4,381	\$4,381	3.95%
24	ZURICH AMERICAN INSURANCE COMPANY	0.59%	\$107,205	\$102,812	\$575	\$8,670	8.43%
25	UNDERWRITERS INSURANCE COMPANY	0.56%	\$102,607	\$45,586	\$7,637	\$8,037	17.63%
26	NEW HAMPSHIRE INSURANCE COMPANY	0.35%	\$63,672	\$61,345	\$0	-\$10,035	-16.36%
27	UNITED STATES FIDELITY & GUARANTY CO	0.34%	\$61,734	\$88,465	\$52,250	\$33,139	37.46%
28	RANGER INSURANCE COMPANY	0.20%	\$36,859	\$145,242	\$28,250	\$174,793	120.35%
29	ROYAL INDEMNITY COMPANY	0.18%	\$33,125	\$33,734	\$28,395	\$26,685	79.10%
30	ACCELERATION NATIONAL INS CO	0.14%	\$25,486	\$766	\$0	-\$4,187	-546.61%
31	JEFFERSON INSURANCE CO OF NEW YORK	0.14%	\$25,036	\$31,269	\$0	-\$5,310	-16.98%
32	REDLAND INSURANCE COMPANY	0.13%	\$22,920	\$12,283	\$0	\$0	0.00%
33	GULF INSURANCE COMPANY	0.06%	\$11,130	\$14,390	-\$7,500	-\$14,500	-100.76%
34	FACTORY MUTUAL INSURANCE COMPANY	0.00%	\$728	\$728	\$9	\$2	0.27%
35	GENERAL INSURANCE CO OF AMERICA	0.00%	\$679	\$91,612	\$0	-\$13,155	-14.36%
36	ALLSTATE INSURANCE COMPANY	0.00%	\$500	\$489	\$0	-\$58	-11.86%
37	CINCINNATI INS CO THE	0.00%	\$393	\$1,116	\$0	\$0	0.00%
38	NATIONAL INSURANCE UNDERWRITERS	0.00%	\$300	\$300	\$0	\$0	0.00%
39	NOBEL INSURANCE COMPANY	0.00%	\$17	\$17	\$0	-\$39,187	-230511.76%
40	ALLIANCE ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$71	\$738	N/A
41	AMERICAN EMPIRE INS CO	0.00%	\$0	\$0	\$0	-\$6,070	N/A
42	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$2,941	-\$464	N/A
43	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$28,986	-\$101,458	N/A
44	CCU INSURANCE COMPANY	0.00%	\$0	\$1,276	\$0	\$0	0.00%
45	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$19,211	\$22,395	N/A
46	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	-\$296,688	N/A
47	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$3,899	-\$303	N/A
48	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$3,646	-\$36,887	N/A
49	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$6,214	\$1,602	N/A
50	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$265	-\$1,150	N/A
51	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$4,035	\$1,207	-\$50,553	-1252.86%
52	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	-\$1,925	\$0	-\$16,544	859.43%
53	INSURANCE CORPORATION OF NEW YORK	0.00%	\$0	\$0	\$26,971	\$99,675	N/A
54	LONDON ASSURANCE OF AMERICA INC THE	0.00%	\$0	\$0	\$54	\$558	N/A
55	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$9,273	N/A
56	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$51,284	-\$20,589	N/A
57	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$2,818	-\$112,767	N/A
58	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	\$54	\$2,513	N/A
59	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
60	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,184	\$1,184	N/A
61	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	\$134,949	N/A
62	GENERALI U S BRANCH	0.00%	-\$273	\$4,415	\$0	-\$8,265	-187.20%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - AIRCRAFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	TRAVELERS INDEMNITY CO OF CONNECTICUT	-0.01%	-\$1,232	-\$600	\$0	\$0	0.00%
64	SUN INSURANCE OFFICE OF AMERICA INC	-0.01%	-\$1,532	-\$1,525	\$21,825	\$25,150	-1649.18%
65	TRAVELERS CASUALTY AND SURETY CO	-0.43%	-\$78,565	-\$78,565	\$15,000	\$1,456	-1.85%
66	NAVIGATORS INSURANCE COMPANY	-0.50%	-\$92,000	-\$108,603	\$1,929,399	-\$154,921	142.65%
	TOTAL	100.00%	\$18,305,734	\$17,721,635	\$17,855,086	\$7,696,761	43.43%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	16.64%	\$2,350,786	\$2,578,152	\$650,339	\$957,495	37.14%
2	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	11.97%	\$1,691,044	\$1,622,941	-\$91,897	\$209,652	12.92%
3	CUMIS INSURANCE SOCIETY INC	11.80%	\$1,666,904	\$1,714,377	\$894,031	\$1,251,761	73.02%
4	KANSAS BANKERS SURETY COMPANY THE	8.76%	\$1,237,059	\$1,278,977	\$861,227	\$545,802	42.67%
5	FIDELITY AND DEPOSIT CO MARYLAND	5.94%	\$838,475	\$886,128	\$37,802	\$124,682	14.07%
6	NATIONAL UNION FIRE INS CO OF PITTSBURG	5.39%	\$760,685	\$686,002	\$85,929	\$87,082	12.69%
7	RELIANCE INSURANCE COMPANY	4.87%	\$687,872	\$789,097	\$1,001,810	\$1,161,995	147.26%
8	HARTFORD FIRE INSURANCE COMPANY	4.47%	\$632,025	\$621,958	\$206,114	-\$6,977	-1.12%
9	WESTERN SURETY COMPANY	3.53%	\$498,404	\$489,374	\$19,156	-\$62,332	-12.74%
10	ST PAUL MERCURY INSURANCE COMPANY	2.42%	\$341,902	\$486,609	\$33,513	\$227,557	46.76%
11	GREAT AMERICAN INSURANCE COMPANY	1.96%	\$276,966	\$192,872	\$0	\$9,819	5.09%
12	ST PAUL FIRE & MARINE INSURANCE CO	1.79%	\$252,460	\$230,356	-\$224,615	-\$186,589	-81.00%
13	PROGRESSIVE CASUALTY INSURANCE CO	1.58%	\$223,844	\$142,918	\$38,678	\$172,572	120.75%
14	OHIO CASUALTY INSURANCE COMPANY	1.23%	\$173,589	\$112,445	\$0	-\$396	-0.35%
15	FACTORY MUTUAL INSURANCE COMPANY	1.11%	\$156,276	\$154,890	\$0	\$19,149	12.36%
16	UNIVERSAL UNDERWRITERS INS CO	0.97%	\$136,533	\$138,317	\$19,357	\$54,458	39.37%
17	OLD REPUBLIC SURETY COMPANY	0.92%	\$129,635	\$129,219	\$95,467	\$94,861	73.41%
18	FEDERATED MUTUAL INSURANCE COMPANY	0.91%	\$127,971	\$131,305	\$306,234	\$296,641	225.92%
19	CONTINENTAL INSURANCE COMPANY THE	0.84%	\$118,482	\$81,446	-\$84,524	\$475	0.58%
20	HARTFORD UNDERWRITERS INSURANCE CO	0.77%	\$108,086	\$73,598	\$0	\$1,493	2.03%
21	ROYAL INSURANCE COMPANY OF AMERICA	0.75%	\$105,584	\$93,493	\$0	\$17,633	18.86%
22	GULF INSURANCE COMPANY	0.74%	\$105,125	\$400,739	\$568,700	\$378,019	94.33%
23	TRAVELERS CASUALTY AND SURETY CO	0.74%	\$104,717	\$201,990	-\$10,305	\$196,042	97.06%
24	LUMBERMENS MUTUAL CASUALTY CO	0.58%	\$82,561	\$76,991	\$71,858	\$125,166	162.57%
25	RLI INSURANCE COMPANY	0.55%	\$78,143	\$65,199	\$0	\$0	0.00%
26	LIBERTY MUTUAL INSURANCE COMPANY	0.55%	\$78,101	\$87,762	\$2,385	\$129,905	148.02%
27	AMERICAN STATES INSURANCE COMPANY	0.52%	\$73,708	\$74,583	\$49,213	\$51,272	68.74%
28	BANCINSURE INC	0.50%	\$71,217	\$51,861	\$0	\$7,396	14.26%
29	CINCINNATI INS CO THE	0.47%	\$66,959	\$50,768	\$83,101	\$136,854	269.57%
30	ST PAUL GUARDIAN INSURANCE COMPANY	0.47%	\$66,686	\$68,850	\$134,479	\$147,093	213.64%
31	UNITED STATES FIDELITY & GUARANTY CO	0.47%	\$65,850	\$70,035	-\$1,145	\$12,296	17.56%
32	NATIONWIDE MUTUAL INSURANCE COMPANY	0.39%	\$55,721	\$55,169	-\$3,381	\$612	1.11%
33	EXECUTIVE RISK INDEMNITY INC	0.35%	\$49,566	\$49,519	\$147,885	\$33,514	67.68%
34	STATE FARM FIRE AND CASUALTY CO	0.33%	\$45,943	\$46,999	\$0	\$0	0.00%
35	GREAT NORTHERN INSURANCE COMPANY	0.31%	\$44,005	\$46,229	-\$1,491	\$1,016	2.20%
36	EMPLOYERS MUTUAL CASUALTY COMPANY	0.29%	\$40,558	\$38,050	\$3,411	\$58,923	154.86%
37	CONTINENTAL WESTERN INSURANCE CO	0.28%	\$40,237	\$42,033	\$0	-\$1,337	-3.18%
38	STATE AUTO PROPERTY & CASUALTY INS CO	0.25%	\$35,118	\$34,953	\$69,101	\$58,919	168.57%
39	AMERICAN MOTORISTS INSURANCE CO	0.23%	\$33,074	\$31,650	\$8,143	\$4,591	14.51%
40	CHRYSLER INSURANCE COMPANY	0.23%	\$33,054	\$27,871	\$35,446	\$86,547	310.53%
41	UNITED FIRE AND CASUALTY COMPANY	0.21%	\$29,298	\$30,988	\$0	\$0	0.00%
42	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.20%	\$28,075	\$27,917	-\$250	-\$9,999	-35.82%
43	UNITED PACIFIC INSURANCE COMPANY	0.19%	\$26,672	\$23,175	\$0	-\$428	-1.85%
44	JOHN DEERE INSURANCE COMPANY	0.18%	\$24,962	\$21,914	\$0	\$706	3.22%
45	CAPITOL INDEMNITY CORPORATION	0.17%	\$23,880	\$23,899	\$0	\$0	0.00%
46	ST PAUL PROPERTY & CASUALTY INS CO	0.13%	\$18,667	\$26,046	\$0	\$6,056	23.25%
47	HARCO NATIONAL INSURANCE COMPANY	0.12%	\$16,834	\$14,338	\$0	\$166	1.16%
48	VIGILANT INSURANCE COMPANY	0.11%	\$15,744	\$22,682	\$0	\$1,412	6.23%
49	FRONTIER INSURANCE COMPANY	0.11%	\$15,381	\$14,765	\$0	-\$7,313	-49.53%
50	FEDERATED RURAL ELECTRIC INS CORP	0.10%	\$14,453	\$15,042	\$0	\$1,066	7.09%
51	FARMERS ALLIANCE MUTUAL INS CO	0.10%	\$13,714	\$14,169	\$0	\$0	0.00%
52	AUTO OWNERS INSURANCE CO MUTUAL	0.09%	\$13,142	\$16,373	\$56	-\$959	-5.86%
53	NORTHERN INSURANCE CO OF NEW YORK	0.09%	\$13,053	\$11,376	\$2,424	\$4,875	42.85%
54	NATIONAL AMERICAN INSURANCE COMPANY	0.09%	\$12,918	\$9,380	\$0	\$20	0.21%
55	HANOVER INSURANCE COMPANY THE	0.09%	\$12,451	\$27,360	\$47,775	-\$117,076	-427.91%
56	RELIANCE NATIONAL INSURANCE COMPANY	0.09%	\$12,025	\$10,633	\$0	\$4,891	46.00%
57	UNITED STATES FIRE INSURANCE CO	0.08%	\$11,668	\$9,306	\$0	\$44,784	481.24%
58	TRAVELERS INDEMNITY CO OF ILLINOIS	0.08%	\$11,041	\$22,898	-\$900	-\$13,379	-58.43%
59	TRI STATE INSURANCE CO OF MINNESOTA	0.08%	\$10,621	\$11,641	-\$23,804	-\$24,996	-214.72%
60	UNITED SECURITY INSURANCE COMPANY	0.07%	\$10,553	\$7,778	\$0	\$194	2.49%
61	AFFILIATED FM INSURANCE COMPANY	0.07%	\$10,140	\$23,564	\$0	\$0	0.00%
62	HARTFORD CASUALTY INS CO	0.07%	\$9,591	\$19,748	\$0	-\$945	-4.79%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	FIDELITY & GUARANTY INS UNDERWRITERS	0.06%	\$8,855	\$5,706	\$0	\$2,593	45.44%
64	ASSURANCE COMPANY OF AMERICA	0.06%	\$8,798	\$4,885	\$0	\$1,096	22.44%
65	BOND SAFEGUARD INSURANCE COMPANY	0.06%	\$8,620	\$9,766	\$0	\$100	1.02%
66	NORTHBROOK PROPERTY & CASUALTY INS CO	0.06%	\$8,555	\$7,869	\$596	\$2,437	30.97%
67	MICHIGAN MUTUAL INSURANCE COMPANY	0.06%	\$8,391	\$5,900	\$0	\$2,207	37.41%
68	STATE AUTOMOBILE MUTUAL INS CO	0.05%	\$7,640	\$6,584	\$0	\$2,403	36.50%
69	TRAVELERS INDEMNITY CO OF AMERICA	0.05%	\$7,394	\$6,331	\$4,636	\$15,442	243.91%
70	CHARTER OAK FIRE INSURANCE CO THE	0.05%	\$6,601	\$6,409	\$0	\$4,063	63.40%
71	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$6,431	\$5,910	\$0	\$1,429	24.18%
72	TRAVELERS INDEMNITY COMPANY	0.04%	\$6,023	\$5,847	-\$2,159	\$7,749	132.53%
73	AMERICAN CASUALTY CO OF READING PA	0.04%	\$5,292	\$4,950	\$0	\$92,112	1860.85%
74	WAUSAU BUSINESS INSURANCE COMPANY	0.04%	\$5,112	\$2,233	\$0	\$333	14.91%
75	CGU INSURANCE COMPANY	0.03%	\$4,683	\$4,502	\$5,470	\$8,725	193.80%
76	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$4,442	\$4,254	\$0	-\$103	-2.42%
77	COLONIAL AMERICAN CASUALTY AND SURETY C	0.03%	\$4,086	\$1,872	\$0	\$1,697	90.65%
78	WESTCHESTER FIRE INSURANCE COMPANY	0.03%	\$3,885	\$848	\$0	\$92	10.85%
79	RELiance NATIONAL INDEMNITY COMPANY	0.03%	\$3,875	-\$1,913	\$0	\$411	-21.48%
80	LUMBERMENS UNDERWRITING ALLIANCE	0.03%	\$3,558	\$3,491	\$0	\$21,000	601.55%
81	AMERICAN FAMILY MUTUAL INS CO	0.02%	\$3,509	\$3,127	\$0	\$0	0.00%
82	AMERICAN ECONOMY INSURANCE COMPANY	0.02%	\$3,339	\$3,031	\$0	\$11,110	366.55%
83	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$3,331	\$3,165	\$0	\$0	0.00%
84	NORTH RIVER INSURANCE COMPANY THE	0.02%	\$3,289	\$5,335	\$0	\$17,629	330.44%
85	ROYAL INDEMNITY COMPANY	0.02%	\$3,045	\$3,051	\$0	\$463	15.18%
86	AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$2,922	\$1,843	\$0	\$13	0.71%
87	COMMERCIAL UNION INSURANCE COMPANY	0.02%	\$2,818	\$3,262	\$0	-\$26,029	-797.95%
88	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$2,727	\$1,816	\$0	-\$2,775	-152.61%
89	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.02%	\$2,689	\$3,835	\$0	\$1,878	48.97%
90	HAWKEYE SECURITY INSURANCE COMPANY	0.02%	\$2,586	\$1,991	\$0	\$42	2.11%
91	VALLEY FORCE INSURANCE COMPANY	0.02%	\$2,518	\$2,426	\$0	\$0	0.00%
92	FEDERATED SERVICE INSURANCE COMPANY	0.02%	\$2,478	\$310	\$0	\$64	20.65%
93	OLD REPUBLIC INSURANCE COMPANY	0.02%	\$2,160	\$1,542	\$0	\$502	32.56%
94	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$2,101	\$1,691	\$0	\$0	0.00%
95	GENERAL INSURANCE CO OF AMERICA	0.01%	\$2,075	\$2,104	\$0	\$249,984	11881.37%
96	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$1,933	\$1,551	\$0	\$82	5.29%
97	GRINNELL MUTUAL REINSURANCE COMPANY	0.01%	\$1,794	\$1,759	\$0	\$0	0.00%
98	ALLSTATE INSURANCE COMPANY	0.01%	\$1,722	\$1,722	\$0	-\$17	-0.99%
99	OWNERS INSURANCE COMPANY	0.01%	\$1,559	\$1,580	-\$73,996	-\$74,005	-4683.86%
100	LINCOLN GENERAL INSURANCE CO	0.01%	\$1,556	\$1,786	\$0	\$0	0.00%
101	ST PAUL INSURANCE CO OF ILLINOIS THE	0.01%	\$1,414	\$14,581	\$0	\$2,745	18.83%
102	MARYLAND CASUALTY COMPANY	0.01%	\$1,265	\$875	\$0	\$167	19.09%
103	ZURICH AMERICAN INSURANCE COMPANY	0.01%	\$1,191	-\$676	-\$6,633	-\$29,430	4353.55%
104	MUTUAL SERVICE CASUALTY INSURANCE CO	0.01%	\$1,134	\$1,030	\$0	-\$421	-40.87%
105	GRAIN DEALERS MUTUAL INSURANCE CO	0.01%	\$1,132	\$1,162	\$0	-\$15,496	-1333.56%
106	VALIANT INS CO	0.01%	\$1,115	\$946	\$0	\$211	22.30%
107	AMERICAN NATIONAL FIRE INSURANCE CO	0.01%	\$1,078	\$1,927	\$0	\$180	9.34%
108	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$925	\$669	\$0	\$0	0.00%
109	STATEWIDE INSURANCE COMPANY	0.01%	\$917	\$762	\$0	\$0	0.00%
110	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$817	\$614	\$0	\$94	15.31%
111	AMERICAN ALTERNATIVE INS CORP	0.01%	\$769	\$593	\$0	\$102	17.20%
112	PACIFIC INDEMNITY COMPANY	0.01%	\$761	\$221	\$0	\$52	23.53%
113	CONNECTICUT SURETY COMPANY THE	0.01%	\$742	\$478	\$0	\$0	0.00%
114	TRANSPORTATION INSURANCE COMPANY	0.00%	\$520	\$565	\$0	\$22,489	3980.35%
115	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$499	\$607	\$0	\$0	0.00%
116	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$450	\$993	\$5,708	\$11,996	1208.06%
117	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$440	\$442	\$0	\$19	4.30%
118	AMERISURE INSURANCE COMPANY	0.00%	\$377	\$253	\$0	\$180	71.15%
119	COLUMBIA MUTUAL INSURANCE CO	0.00%	\$329	\$103	\$0	\$0	0.00%
120	LEGION INSURANCE COMPANY	0.00%	\$310	\$1,925	\$0	-\$46,661	-2423.95%
121	PHOENIX INSURANCE COMPANY THE	0.00%	\$301	\$552	\$0	\$404	73.19%
122	CUMBERLAND CASUALTY & SURETY COMPANY	0.00%	\$300	\$256	\$0	\$51	19.92%
123	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00%	\$244	\$243	\$0	\$0	0.00%
124	SAFECO INSURANCE CO OF AMERICA	0.00%	\$243	\$566	\$0	\$16	2.83%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$206	\$98	\$0	\$0	0.00%
126	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$169	\$316	\$0	-\$205	-64.87%
127	REGENT INSURANCE COMPANY	0.00%	\$166	\$370	\$0	-\$1,000	-270.27%
128	OAK RIVER INSURANCE COMPANY	0.00%	\$158	\$73	-\$2,370	-\$2,370	-3246.58%
129	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$150	\$150	\$0	\$0	0.00%
130	UNIVERSAL SURETY COMPANY	0.00%	\$150	\$110	\$0	\$0	0.00%
131	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$127	\$145	\$0	\$27	18.62%
132	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$120	\$116	\$0	\$0	0.00%
133	NATIONAL SURETY CORPORATION	0.00%	\$68	\$68	\$0	\$1	1.47%
134	GENERAL ACCIDENT INSURANCE COMPANY	0.00%	\$63	\$573	\$0	\$420	73.30%
135	PEERLESS INSURANCE COMPANY	0.00%	\$40	\$199	\$0	-\$174	-87.44%
136	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$5	\$409	-\$880	-\$1,182	-289.00%
137	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$46	N/A
138	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$10	\$0	-\$110	-1100.00%
139	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16	N/A
140	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$1,210	-\$1,192	N/A
141	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$9	N/A
142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$71	N/A
143	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$18	N/A
144	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$3,165	-\$1,835	N/A
145	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$62	N/A
146	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$11	N/A
147	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$126	N/A
148	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$21	N/A
149	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$128	\$0	\$0	0.00%
150	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
151	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$225	\$225	N/A
152	INDIANA LUMBERMENS MUTUAL INS CO	0.00%	\$0	\$4	\$0	\$0	0.00%
153	MASSACHUSETTS BAY INS CO	0.00%	\$0	\$0	\$0	\$1	N/A
154	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$0	\$72	\$0	-\$2	-2.78%
155	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$315	N/A
156	OHIO FARMERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$6	N/A
157	REPUBLIC WESTERN INS CO	0.00%	\$0	\$0	\$0	-\$49	N/A
158	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$0	\$3	\$0	\$13	433.33%
159	TIG INSURANCE COMPANY	0.00%	\$0	\$49	\$0	-\$1,076	-2195.92%
160	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$66	-\$66	N/A
161	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$392	N/A
162	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$50,000	\$53,046	N/A
163	TRI STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
164	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	-\$6,928	N/A
165	WESTFIELD INSURANCE COMPANY	0.00%	-\$17	\$15	\$0	\$2	13.33%
166	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$19	-\$3	\$0	-\$3	100.00%
167	FARMINGTON CASUALTY COMPANY	0.00%	-\$51	\$21	\$0	\$5,832	27771.43%
168	SEABOARD SURETY COMPANY	0.00%	-\$145	\$3,521	\$0	\$383	10.88%
169	CONTINENTAL CASUALTY COMPANY	-0.69%	-\$97,054	\$212,542	\$1,211,007	\$1,816,108	854.47%
TOTAL		100.00%	\$14,123,609	\$14,941,764	\$6,224,815	\$8,442,087	56.50%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FIDELITY AND DEPOSIT CO MARYLAND	8.46%	\$3,784,373	\$3,406,038	-\$476,328	-\$1,471,647	-43.21%
2	UNITED STATES FIDELITY & GUARANTY CO	7.36%	\$3,293,191	\$3,163,649	\$330,857	\$853,192	26.97%
3	SAFECO INSURANCE CO OF AMERICA	5.23%	\$2,338,196	\$2,553,838	-\$264,310	\$821,716	32.18%
4	WESTERN SURETY COMPANY	4.85%	\$2,170,128	\$2,039,860	\$86,202	\$246,133	12.07%
5	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	4.46%	\$1,994,330	\$2,245,813	-\$140,216	-\$394,053	-17.55%
6	RELIANCE INSURANCE COMPANY	4.16%	\$1,861,969	\$1,784,752	\$7,497	\$191,168	10.71%
7	AMWEST SURETY INSURANCE COMPANY	3.72%	\$1,664,179	\$1,463,843	\$1,285,914	\$1,280,913	87.50%
8	UNITED FIRE AND CASUALTY COMPANY	3.40%	\$1,520,688	\$1,530,371	\$970,680	\$1,022,363	66.80%
9	FEDERAL INSURANCE COMPANY	3.15%	\$1,408,256	\$1,819,609	\$0	\$30,353	1.67%
10	ST PAUL FIRE & MARINE INSURANCE CO	2.90%	\$1,297,813	\$870,079	\$158,045	\$228,132	26.22%
11	EMPLOYERS MUTUAL CASUALTY COMPANY	2.67%	\$1,193,117	\$1,164,289	-\$6,125	-\$46,321	-3.98%
12	NATIONAL FIRE INS CO OF HARTFORD	2.38%	\$1,063,333	\$971,329	-\$54	-\$33,557	-3.45%
13	AMERICAN STATES INSURANCE COMPANY	2.25%	\$1,006,754	\$1,041,129	\$0	-\$9,928	-0.95%
14	LIBERTY MUTUAL INSURANCE COMPANY	2.14%	\$955,424	\$707,276	\$0	-\$2,223	-0.31%
15	STATEWIDE INSURANCE COMPANY	2.12%	\$949,794	\$790,089	\$217,666	\$273,925	34.67%
16	SEABOARD SURETY COMPANY	2.07%	\$926,178	\$1,012,321	-\$24,948	\$62,846	6.21%
17	FRONTIER INSURANCE COMPANY	2.02%	\$904,218	\$983,306	\$4,313	-\$77,403	-7.87%
18	FIREMANS FUND INSURANCE COMPANY	2.01%	\$898,800	\$986,146	-\$925	-\$138,370	-14.03%
19	HARTFORD FIRE INSURANCE COMPANY	1.95%	\$873,666	\$896,558	\$76,643	\$109,163	12.18%
20	CONTINENTAL CASUALTY COMPANY	1.70%	\$762,048	\$765,716	\$19,732	\$840,165	109.72%
21	OHIO CASUALTY INSURANCE COMPANY	1.64%	\$734,892	\$594,784	\$304,748	-\$136,825	-23.00%
22	UNITED PACIFIC INSURANCE COMPANY	1.45%	\$648,112	\$733,373	\$27,091	\$95,201	12.98%
23	AMERICAN INSURANCE COMPANY THE	1.18%	\$529,416	\$675,394	\$9,015	-\$119,120	-17.64%
24	MERCHANTS BONDING CO (MUTUAL)	1.17%	\$525,303	\$556,561	\$60,958	\$40,991	7.37%
25	KANSAS BANKERS SURETY COMPANY THE	1.10%	\$489,829	\$450,910	\$0	\$21,000	4.66%
26	RLI INSURANCE COMPANY	1.06%	\$472,497	\$297,491	\$19,433	\$45,614	15.33%
27	MID-STATE SURETY CORPORATION	1.05%	\$470,445	\$570,555	\$17,085	\$45,241	7.93%
28	OLD REPUBLIC SURETY COMPANY	0.90%	\$403,150	\$468,483	\$34,124	\$28,442	6.07%
29	WASHINGTON INTERNATIONAL INSURANCE CO	0.84%	\$377,672	\$381,344	\$57,462	\$70,100	18.38%
30	AMERICAN CASUALTY CO OF READING PA	0.84%	\$375,016	\$580,166	\$0	-\$98,492	-16.98%
31	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.82%	\$368,833	\$343,203	\$0	-\$33,300	-9.70%
32	CGU INSURANCE COMPANY	0.73%	\$324,704	\$477,397	\$0	-\$32,539	-6.82%
33	INTERCARGO INSURANCE COMPANY	0.71%	\$316,699	\$262,397	-\$219	\$88,911	33.88%
34	UNIVERSAL SURETY COMPANY	0.67%	\$300,054	\$196,737	\$183,602	\$175,019	88.96%
35	CAPITOL INDEMNITY CORPORATION	0.66%	\$294,012	\$265,614	\$298,442	\$893,999	336.58%
36	SAFETY NATIONAL CASUALTY CORPORATION	0.63%	\$281,975	\$274,594	\$0	-\$53,670	-19.55%
37	INTERNATIONAL FIDELITY INSURANCE CO	0.61%	\$274,373	\$266,378	-\$2,636	-\$13,982	-5.25%
38	FIDELITY AND GUARANTY INSURANCE COMPANY	0.57%	\$255,791	\$233,859	\$0	\$99,824	42.69%
39	TRAVELERS CASUALTY AND SURETY CO	0.57%	\$254,037	\$541,066	\$69,859	-\$306,802	-56.70%
40	UNIVERSAL SURETY OF AMERICA	0.56%	\$249,192	\$246,524	\$0	\$38,191	15.49%
41	NATIONWIDE MUTUAL INSURANCE COMPANY	0.53%	\$238,678	\$214,858	\$1,868	\$16,108	7.50%
42	INSURANCE CO OF THE STATE OF PA	0.52%	\$232,035	\$279,535	\$0	\$2,698	0.97%
43	GREAT AMERICAN INSURANCE COMPANY	0.51%	\$226,246	\$284,891	\$0	-\$1,408	-0.49%
44	AMERICAN MANUFACTURERS MUTUAL INS CO	0.49%	\$220,815	\$216,031	\$13,097	\$31,584	14.62%
45	CONTRACTORS BONDING & INS COMPANY	0.47%	\$209,510	\$196,787	-\$375	-\$1,572	-0.80%
46	FEDERATED MUTUAL INSURANCE COMPANY	0.47%	\$207,977	\$184,171	\$69,319	\$78,689	42.73%
47	NATIONAL SURETY CORPORATION	0.44%	\$195,358	\$103,762	\$0	-\$20,294	-19.56%
48	AMERICAN MOTORISTS INSURANCE CO	0.41%	\$184,211	\$169,501	\$2,075	\$4,450	2.63%
49	ULICO CASUALTY COMPANY	0.38%	\$168,249	\$222,848	\$0	-\$65,853	-29.55%
50	NATIONAL AMERICAN INSURANCE COMPANY	0.37%	\$166,848	\$154,688	\$0	\$21,524	13.91%
51	LUMBERMENS MUTUAL CASUALTY CO	0.37%	\$164,231	\$189,864	\$464	\$73,934	38.94%
52	MID-CONTINENT CASUALTY COMPANY	0.36%	\$159,477	\$162,727	\$0	\$0	0.00%
53	ACSTAR INSURANCE COMPANY	0.35%	\$158,503	\$167,439	\$0	\$5,860	3.50%
54	STATE FARM FIRE AND CASUALTY CO	0.34%	\$152,070	\$156,082	\$5,206	-\$25,568	-16.38%
55	AMERICAN GUARANTEE & LIABILITY INS CO	0.34%	\$150,814	\$187,268	\$0	-\$60,821	-32.48%
56	BANKERS INSURANCE COMPANY	0.27%	\$121,965	\$111,864	\$0	-\$639	-0.57%
57	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.26%	\$115,058	\$41,926	\$0	\$3,059	7.30%
58	CINCINNATI INS CO THE	0.25%	\$112,591	\$142,259	\$76,161	\$72,409	50.90%
59	VIGILANT INSURANCE COMPANY	0.24%	\$105,881	\$114,067	\$39,483	\$48,430	42.46%
60	FAR WEST INSURANCE COMPANY	0.22%	\$99,919	\$108,281	-\$1,071	-\$1,939	-1.79%
61	GULF INSURANCE COMPANY	0.21%	\$96,118	\$120,291	\$168,945	\$14,373	11.95%
62	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.20%	\$91,243	\$277,459	\$0	-\$393,833	-141.94%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	SENECA INSURANCE COMPANY INC	0.20%	\$89,016	\$83,036	\$53,410	\$53,410	64.32%
64	FARMLAND MUTUAL INSURANCE COMPANY	0.19%	\$85,221	\$97,833	\$0	-\$1,382	-1.41%
65	UNIVERSAL UNDERWRITERS INS CO	0.18%	\$81,780	\$81,981	\$52,351	\$83,372	101.70%
66	AMERICAN HOME ASSURANCE COMPANY	0.18%	\$81,497	\$147,560	\$1,163,415	\$1,404,152	951.58%
67	FIREMENS INS CO OF NEWARK NEW JERSEY	0.17%	\$78,125	\$47,444	\$27,689	\$47,685	100.51%
68	FARMERS ALLIANCE MUTUAL INS CO	0.16%	\$72,328	\$59,343	-\$6,000	-\$6,000	-10.11%
69	EMPLOYERS REINSURANCE CORPORATION	0.15%	\$66,317	\$66,672	\$0	\$31,321	46.98%
70	AMCO INSURANCE COMPANY	0.15%	\$65,035	\$46,164	\$0	\$70	0.02%
71	LYNDON PROPERTY INSURANCE COMPANY	0.14%	\$64,151	\$90,267	\$6,500,000	\$6,501,615	7202.65%
72	RANGER INSURANCE COMPANY	0.14%	\$63,897	\$66,000	-\$2,676	\$2,980	4.52%
73	UNITED STATES FIRE INSURANCE CO	0.14%	\$60,643	\$70,811	\$408,566	\$202,993	286.67%
74	CREDIT GENERAL INS CO	0.14%	\$60,584	\$58,911	\$935,165	\$557,148	945.75%
75	CUMBERLAND CASUALTY & SURETY COMPANY	0.13%	\$58,537	\$79,261	-\$15,067	-\$27,906	-35.21%
76	MILLERS MUTUAL INSURANCE ASSOCIATION	0.13%	\$58,074	\$55,553	\$0	-\$34	-0.06%
77	CONTINENTAL WESTERN INSURANCE CO	0.12%	\$53,533	\$63,984	\$39,867	\$76,876	120.15%
78	MIDWEST EMPLOYERS CASUALTY COMPANY	0.11%	\$49,740	\$56,746	\$0	\$25,536	45.00%
79	ST PAUL MERCURY INSURANCE COMPANY	0.11%	\$47,965	\$101,028	\$0	\$9,094	9.00%
80	RELANCE SURETY COMPANY	0.10%	\$45,715	\$28,752	\$0	\$0	0.00%
81	NORTH RIVER INSURANCE COMPANY THE	0.10%	\$45,277	\$102,061	-\$10,000	\$75,378	73.86%
82	REDLAND INSURANCE COMPANY	0.09%	\$42,169	\$33,009	\$3,805	\$26,643	80.71%
83	CAROLINA CASUALTY INSURANCE COMPANY	0.09%	\$41,956	\$40,436	\$0	-\$5,454	-13.49%
84	OLD REPUBLIC INSURANCE COMPANY	0.09%	\$41,109	\$52,565	\$2,920	\$10,321	19.63%
85	NORTH AMERICAN SPECIALTY INS CO	0.09%	\$39,070	\$29,956	-\$5,481	-\$4,404	-14.70%
86	RELANCE NATIONAL INDEMNITY COMPANY	0.09%	\$38,889	\$35,462	\$1,392	\$5,496	15.50%
87	UTICA MUTUAL INSURANCE COMPANY	0.09%	\$38,240	\$39,700	\$0	-\$3,000	-7.56%
88	INSURANCE COMPANY OF NORTH AMERICA	0.08%	\$37,494	\$59,414	\$0	\$1,452	2.44%
89	AUTO OWNERS INSURANCE CO MUTUAL	0.08%	\$35,134	\$24,981	-\$1,187	\$913	3.65%
90	COLONIAL AMERICAN CASUALTY AND SURETY C	0.07%	\$33,284	\$18,447	\$0	\$10,877	58.96%
91	HARTFORD ACCIDENT & INDEMNITY CO	0.07%	\$29,117	\$35,784	\$76,566	\$77,806	217.43%
92	GRAIN DEALERS MUTUAL INSURANCE CO	0.06%	\$28,179	\$21,470	-\$10,212	-\$10,085	-46.97%
93	HANOVER INSURANCE COMPANY THE	0.06%	\$27,917	\$32,629	\$0	-\$758	-2.32%
94	PACIFIC INDEMNITY COMPANY	0.06%	\$27,004	\$21,917	\$0	\$3,901	17.80%
95	GENERAL INSURANCE CO OF AMERICA	0.06%	\$25,598	\$31,489	\$0	-\$367	-1.17%
96	NOBEL INSURANCE COMPANY	0.06%	\$25,326	\$43,266	\$58,009	-\$182,796	-422.49%
97	STAR INSURANCE COMPANY	0.06%	\$25,127	\$29,704	\$3,900	\$38,849	130.79%
98	BOND SAFEGUARD INSURANCE COMPANY	0.05%	\$24,033	\$27,296	\$8,319	\$7,319	26.81%
99	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.05%	\$23,956	\$24,082	\$0	\$1,557	6.47%
100	PEERLESS INSURANCE COMPANY	0.05%	\$23,582	\$21,704	\$0	\$321	1.48%
101	CHRYSLER INSURANCE COMPANY	0.05%	\$22,532	\$37,178	\$0	-\$4,336	-11.66%
102	ASSOCIATED INDEMNITY CORPORATION	0.05%	\$22,009	\$43,565	\$0	-\$3,330	-7.64%
103	AEGIS SECURITY INSURANCE COMPANY	0.05%	\$21,589	\$23,765	\$0	\$0	0.00%
104	FIRST NATIONAL INS CO OF AMERICA	0.05%	\$21,154	\$11,063	\$0	\$26	0.24%
105	MARKEL INSURANCE COMPANY	0.05%	\$20,835	\$16,548	\$0	-\$4,633	-28.00%
106	SURETY BONDING COMPANY OF AMERICA	0.04%	\$19,940	\$24,363	\$0	-\$3,844	-15.78%
107	TRI STATE INSURANCE CO OF MINNESOTA	0.04%	\$19,775	\$21,255	\$0	-\$928	-4.37%
108	MASSACHUSETTS BAY INS CO	0.04%	\$19,201	\$6,860	\$0	-\$287	-4.18%
109	AMERICAN MERCURY INSURANCE COMPANY	0.04%	\$19,156	\$19,156	\$0	\$0	0.00%
110	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.04%	\$19,112	\$11,200	\$130,132	\$129,532	1156.54%
111	FARMINGTON CASUALTY COMPANY	0.04%	\$18,798	\$24,818	\$94,193	\$121,109	487.99%
112	AMERICAN SAFETY CASUALTY INS CO	0.04%	\$18,217	\$17,653	\$0	\$4,864	27.55%
113	AMERICAN AUTOMOBILE INSURANCE CO	0.04%	\$17,836	\$26,628	\$0	-\$7,319	-27.49%
114	TRINITY UNIVERSAL INSURANCE COMPANY	0.04%	\$16,026	\$15,088	\$0	-\$7,119	-47.18%
115	OLD UNITED CASUALTY COMPANY	0.03%	\$15,250	\$26,259	\$0	\$0	0.00%
116	ARGONAUT GREAT CENTRAL INSURANCE CO	0.03%	\$15,117	\$13,060	\$23,302	\$16,806	128.68%
117	COLUMBIA MUTUAL INSURANCE CO	0.03%	\$12,801	\$12,980	\$0	\$0	0.00%
118	HARTFORD CASUALTY INS CO	0.03%	\$12,418	\$32,433	\$81,842	\$37,765	116.44%
119	TRAVELERS INDEMNITY COMPANY	0.03%	\$11,910	\$18,708	\$291,360	\$80,987	432.90%
120	AMERICAN NATIONAL FIRE INSURANCE CO	0.02%	\$10,464	\$11,425	\$0	\$42	0.37%
121	FINANCIAL PACIFIC INSURANCE COMPANY	0.02%	\$9,268	\$6,586	\$0	\$0	0.00%
122	INSURANCE COMPANY OF THE WEST	0.02%	\$8,771	\$14,052	\$0	-\$490	-3.49%
123	JOHN DEERE INSURANCE COMPANY	0.02%	\$8,324	\$10,276	\$0	-\$35	-0.34%
124	AMERICAN BANKERS INS CO OF FLORIDA	0.02%	\$8,168	\$15,191	\$4,062	\$10,911	71.83%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	BENCHMARK INSURANCE COMPANY	0.02%	\$7,334	\$20	\$0	\$0	0.00%
126	LEGION INSURANCE COMPANY	0.02%	\$7,315	\$7,315	\$0	\$783	10.70%
127	CONNECTICUT SURETY COMPANY THE	0.02%	\$7,232	\$8,505	\$0	-\$4,360	-51.26%
128	LINCOLN GENERAL INSURANCE CO	0.01%	\$6,596	\$6,690	-\$4,363	-\$57,956	-866.31%
129	AMERICAN SURETY COMPANY	0.01%	\$6,583	\$4,957	\$0	\$0	0.00%
130	INDIANA LUMBERMENS MUTUAL INS CO	0.01%	\$5,982	\$6,768	\$0	-\$525	-7.76%
131	CONTINENTAL INSURANCE COMPANY THE	0.01%	\$5,233	\$4,622	\$0	\$107,161	2318.50%
132	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$4,958	\$5,877	\$0	\$2,791	47.49%
133	OHIO FARMERS INSURANCE CO	0.01%	\$4,505	\$8,146	\$0	-\$1,039	-12.75%
134	WEST AMERICAN INSURANCE COMPANY	0.01%	\$4,414	\$1,205	\$0	-\$286	-23.73%
135	CUMIS INSURANCE SOCIETY INC	0.01%	\$3,294	\$4,604	\$0	\$10	0.22%
136	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$3,133	\$3,195	-\$2,160	-\$2,157	-67.51%
137	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$2,981	\$2,599	\$0	-\$40	-1.54%
138	SHELTER GENERAL INS CO	0.01%	\$2,971	\$3,311	-\$7,546	-\$30,347	-916.55%
139	BANCINSURE INC	0.01%	\$2,450	\$2,153	\$0	\$0	0.00%
140	BITUMINOUS CASUALTY CORPORATION	0.01%	\$2,259	\$4,726	\$0	-\$1,000	-21.16%
141	NATIONAL FARMERS UNION STANDARD INS CO	0.00%	\$2,064	\$2,021	\$0	-\$18	-0.89%
142	INLAND INSURANCE COMPANY	0.00%	\$1,949	\$4,197	\$0	-\$99	-2.56%
143	UNION INSURANCE CO	0.00%	\$1,870	\$1,207	\$0	\$53	4.39%
144	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$1,802	\$506	\$3,500	\$5,502	1087.35%
145	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$1,706	\$25,970	\$0	\$21	0.08%
146	TIG INSURANCE COMPANY	0.00%	\$1,662	\$1,960	-\$1,192	-\$172,889	-8820.87%
147	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$1,579	\$1,075	\$0	\$1	0.09%
148	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	\$1,454	\$3,572	\$0	\$0	0.00%
149	BAR PLAN MUTUAL INSURANCE CO THE	0.00%	\$1,451	\$61	\$0	\$0	0.00%
150	REPUBLIC WESTERN INS CO	0.00%	\$1,303	\$1,303	\$0	-\$722	-55.41%
151	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$1,234	\$1,370	\$0	-\$21,729	-1586.06%
152	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$925	\$31,505	\$0	-\$8,278	-26.28%
153	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$896	-\$324	\$0	-\$519	160.19%
154	ALLSTATE INSURANCE COMPANY	0.00%	\$760	\$1,449	\$0	-\$2,508	-173.08%
155	YOSEMITE INSURANCE COMPANY	0.00%	\$750	\$2,099	\$0	-\$82	-3.91%
156	GRANITE STATE INSURANCE COMPANY	0.00%	\$500	\$327	\$0	\$98	29.97%
157	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$475	\$212	\$0	\$0	0.00%
158	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$473	\$508	\$0	-\$711	-139.96%
159	PROTECTIVE INSURANCE COMPANY	0.00%	\$450	\$531	\$0	\$0	0.00%
160	UNITED SECURITY INSURANCE COMPANY	0.00%	\$425	\$53	\$0	\$36	67.92%
161	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$391	\$1,844	\$84,285	-\$3,235	-175.43%
162	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$350	\$339	\$0	\$0	0.00%
163	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$340	\$340	\$0	\$0	0.00%
164	GREAT WEST CASUALTY COMPANY	0.00%	\$325	\$650	\$0	\$0	0.00%
165	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$200	\$431	\$0	-\$138	-32.02%
166	MARYLAND CASUALTY COMPANY	0.00%	\$136	\$135	\$0	-\$436	-322.96%
167	GENERAL ACCIDENT INSURANCE COMPANY	0.00%	\$100	\$92	\$0	-\$18	-19.57%
168	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$50	\$50	\$0	\$0	0.00%
169	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,158	N/A
170	AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$44	\$0	\$0	0.00%
171	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
172	AMERICAN INDEMNITY COMPANY	0.00%	\$0	\$64	\$228	\$228	356.25%
173	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$78	\$0	-\$1	-1.28%
174	BALBOA INSURANCE COMPANY	0.00%	\$0	\$56	\$0	-\$4	-7.14%
175	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
176	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	-\$37	-\$20,207	N/A
177	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$2,404	N/A
178	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	-\$1,682	N/A
179	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	-\$531	N/A
180	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$600	N/A
181	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$0	\$9	\$0	\$0	0.00%
182	HIGHLANDS INSURANCE COMPANY	0.00%	\$0	\$19	\$0	\$0	0.00%
183	INTECON INDEMNITY CORP	0.00%	\$0	\$0	\$0	\$0	N/A
184	NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$26	N/A
185	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$67	N/A

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$556	N/A
187	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$16	N/A
188	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
189	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	-\$83	\$0	-\$51	61.45%
190	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$0	\$0	\$35	\$35	N/A
191	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$353	N/A
192	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$382	N/A
193	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$82,064	-\$18,842	N/A
194	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$20	N/A
195	TRI STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
196	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
197	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,218	N/A
198	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	-\$453	\$532	\$0	-\$936	-175.94%
TOTAL		100.00%	\$44,715,951	\$45,065,164	\$13,763,343	\$13,579,751	30.13%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - GLASS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	JOHN DEERE INSURANCE COMPANY	24.15%	\$5,414	\$4,828	\$3,419	\$3,328	68.93%
2	AUTO OWNERS INSURANCE CO MUTUAL	23.46%	\$5,260	\$5,052	\$1,433	\$630	12.47%
3	OWNERS INSURANCE COMPANY	11.00%	\$2,467	\$2,662	\$3,310	\$3,755	141.06%
4	CHRYSLER INSURANCE COMPANY	6.14%	\$1,377	\$1,321	\$4,764	\$4,764	360.64%
5	AMCO INSURANCE COMPANY	5.25%	\$1,178	\$1,230	\$2,079	\$2,214	180.00%
6	WEST AMERICAN INSURANCE COMPANY	4.99%	\$1,118	\$1,143	\$0	-\$7	-0.61%
7	TRANSPORTATION INSURANCE COMPANY	4.64%	\$1,040	\$1,047	\$0	\$0	0.00%
8	FARMERS ALLIANCE MUTUAL INS CO	3.66%	\$821	\$1,869	\$0	\$0	0.00%
9	LIBERTY MUTUAL FIRE INSURANCE CO	3.09%	\$692	\$718	\$0	-\$1,312	-182.73%
10	GRAIN DEALERS MUTUAL INSURANCE CO	2.33%	\$523	\$526	\$0	\$0	0.00%
11	AMERICAN FAMILY MUTUAL INS CO	2.28%	\$512	\$416	\$0	\$0	0.00%
12	OHIO CASUALTY INSURANCE COMPANY	2.23%	\$500	\$392	\$0	\$0	0.00%
13	COLUMBIA MUTUAL INSURANCE CO	2.22%	\$498	\$590	\$0	\$0	0.00%
14	COMMERCIAL UNION INSURANCE COMPANY	1.56%	\$350	\$136	\$0	\$0	0.00%
15	TRI STATE INSURANCE CO OF MINNESOTA	1.08%	\$242	\$242	\$401	\$401	165.70%
16	AMERICAN CASUALTY CO OF READING PA	0.71%	\$160	\$65	\$0	\$0	0.00%
17	TRAVELERS INDEMNITY CO OF ILLINOIS	0.46%	\$104	\$102	-\$3,849	-\$3,747	-3673.53%
18	HARTFORD FIRE INSURANCE COMPANY	0.36%	\$81	\$81	\$0	\$32	39.51%
19	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.33%	\$73	\$84	\$0	\$90	107.14%
20	HARTFORD CASUALTY INS CO	0.08%	\$17	\$39	\$0	-\$4	-10.26%
21	TWIN CITY FIRE INS CO	0.07%	\$16	\$16	\$0	\$3	18.75%
22	CGU INSURANCE COMPANY	0.00%	\$0	\$302	\$0	-\$5	-1.66%
23	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$0	-\$284	N/A
24	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$41	\$0	-\$1	-2.44%
25	GENERAL ACCIDENT INSURANCE COMPANY	0.00%	\$0	\$22	\$0	-\$1	-4.55%
26	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$1	N/A
27	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$101	N/A
28	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$3	N/A
29	RELiance INSURANCE COMPANY	0.00%	\$0	\$324	\$0	\$75	23.15%
30	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$20	N/A
31	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$334	N/A
32	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$63	N/A
33	TRI STATE INSURANCE COMPANY	0.00%	\$0	\$9	\$0	-\$1	-11.11%
34	TRUMBULL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6	N/A
35	CONTINENTAL CASUALTY COMPANY	-0.10%	-\$23	\$106	\$0	\$0	0.00%
TOTAL		100.00%	\$22,420	\$23,363	\$11,557	\$9,450	40.45%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OLD RELIABLE CASUALTY COMPANY	26.86%	\$787,368	\$786,687	\$142,578	\$147,003	18.69%
2	FEDERAL INSURANCE COMPANY	25.20%	\$738,868	\$831,388	-\$70,892	-\$65,757	-7.91%
3	BANCINSURE INC	5.90%	\$172,961	\$184,720	\$0	\$425,000	230.08%
4	SHELTER MUTUAL INSURANCE CO	5.39%	\$158,019	\$160,707	\$40,325	\$34,975	21.76%
5	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	5.20%	\$152,313	\$130,329	\$0	\$13,010	9.98%
6	HARTFORD FIRE INSURANCE COMPANY	3.39%	\$99,477	\$92,463	\$62,515	\$130,366	140.99%
7	RELIANCE INSURANCE COMPANY	2.53%	\$74,206	\$138,367	\$0	\$39,103	28.26%
8	BENCHMARK INSURANCE COMPANY	2.20%	\$64,401	\$60,278	\$96,078	\$105,439	174.92%
9	FIDELITY AND DEPOSIT CO MARYLAND	1.90%	\$55,607	\$24,931	\$0	-\$278	-1.12%
10	ROYAL INSURANCE COMPANY OF AMERICA	1.85%	\$54,114	\$51,233	\$0	-\$5,359	-10.46%
11	FEDERATED MUTUAL INSURANCE COMPANY	1.80%	\$52,771	\$47,547	\$12,375	\$12,898	27.13%
12	UNIVERSAL UNDERWRITERS INS CO	1.76%	\$51,514	\$51,778	\$84,720	\$96,878	187.10%
13	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.39%	\$40,815	\$97,955	\$0	-\$12,782	-13.05%
14	UNITED FIRE AND CASUALTY COMPANY	1.37%	\$40,063	\$40,974	\$5,135	\$45,163	110.22%
15	FACTORY MUTUAL INSURANCE COMPANY	0.91%	\$26,713	\$26,448	\$0	\$0	0.00%
16	TRAVELERS CASUALTY AND SURETY CO	0.89%	\$25,970	\$37,444	\$1,937	-\$31,866	-85.10%
17	COLUMBIA MUTUAL INSURANCE CO	0.78%	\$22,973	\$25,299	\$534	\$5,534	21.87%
18	STATE AUTO PROPERTY & CASUALTY INS CO	0.75%	\$22,026	\$21,028	\$2,171	\$2,588	12.31%
19	NATIONWIDE MUTUAL INSURANCE COMPANY	0.74%	\$21,550	\$17,759	\$10,301	\$10,236	57.64%
20	ST PAUL FIRE & MARINE INSURANCE CO	0.70%	\$20,535	\$14,755	\$0	\$16,773	113.68%
21	ST PAUL MERCURY INSURANCE COMPANY	0.58%	\$17,074	\$15,005	\$0	\$2,656	17.70%
22	MILLERS MUTUAL INSURANCE ASSOCIATION	0.58%	\$16,955	\$16,129	\$3,533	\$3,579	22.19%
23	NATIONAL FARMERS UNION STANDARD INS CO	0.55%	\$16,010	\$17,089	\$0	-\$174	-1.02%
24	HANOVER INSURANCE COMPANY THE	0.50%	\$14,748	\$4,915	\$0	\$0	0.00%
25	GULF INSURANCE COMPANY	0.44%	\$12,985	\$10,917	\$12,985	\$5,003	45.83%
26	NATIONAL AMERICAN INSURANCE COMPANY	0.42%	\$12,289	\$8,161	\$788	\$689	8.44%
27	EMPLOYERS MUTUAL CASUALTY COMPANY	0.41%	\$12,078	\$10,002	\$4,663	\$727	7.27%
28	SHELTER GENERAL INS CO	0.40%	\$11,642	\$9,538	\$2,970	\$2,680	28.10%
29	JOHN DEERE INSURANCE COMPANY	0.39%	\$11,395	\$9,936	\$0	\$1,759	17.70%
30	LIBERTY MUTUAL INSURANCE COMPANY	0.33%	\$9,529	\$9,330	\$5,807	\$2,242	24.03%
31	ST PAUL GUARDIAN INSURANCE COMPANY	0.31%	\$8,987	\$3,962	\$0	\$878	22.16%
32	CINCINNATI INS CO THE	0.29%	\$8,642	\$5,509	\$0	\$609	11.05%
33	LUMBERMENS MUTUAL CASUALTY CO	0.28%	\$8,070	\$7,394	\$0	\$0	0.00%
34	ST PAUL PROPERTY & CASUALTY INS CO	0.26%	\$7,585	\$7,847	\$10,074	\$11,887	151.48%
35	AUTO OWNERS INSURANCE CO MUTUAL	0.25%	\$7,244	\$7,980	\$164	\$147	1.84%
36	ASSURANCE COMPANY OF AMERICA	0.24%	\$7,004	\$3,937	\$0	\$0	0.00%
37	AMERICAN STATES INSURANCE COMPANY	0.22%	\$6,527	\$8,149	\$381	-\$24,470	-300.28%
38	TRI STATE INSURANCE CO OF MINNESOTA	0.20%	\$5,733	\$6,888	-\$4,123	-\$4,015	-58.29%
39	COMMERCIAL UNION INSURANCE COMPANY	0.18%	\$5,145	\$3,845	\$0	-\$334	-8.69%
40	FEDERATED RURAL ELECTRIC INS CORP	0.16%	\$4,817	\$5,014	\$0	\$0	0.00%
41	OWNERS INSURANCE COMPANY	0.16%	\$4,659	\$4,143	\$23	\$7,540	181.99%
42	NORTHERN INSURANCE CO OF NEW YORK	0.15%	\$4,514	\$2,338	\$0	\$0	0.00%
43	OHIO CASUALTY INSURANCE COMPANY	0.13%	\$3,956	\$2,418	\$0	\$11	0.45%
44	CGU INSURANCE COMPANY	0.13%	\$3,912	\$4,233	\$0	\$607	14.34%
45	CHRYSLER INSURANCE COMPANY	0.13%	\$3,749	\$3,173	\$0	\$288	9.08%
46	STATE AUTOMOBILE MUTUAL INS CO	0.13%	\$3,693	\$4,634	\$0	\$254	5.48%
47	UNITED STATES FIDELITY & GUARANTY CO	0.12%	\$3,515	\$3,356	\$0	-\$58	-1.73%
48	AMERICAN MOTORISTS INSURANCE CO	0.11%	\$3,275	\$3,978	\$0	\$0	0.00%
49	UNITED SECURITY INSURANCE COMPANY	0.08%	\$2,447	\$2,191	\$0	-\$35	-1.60%
50	HARCO NATIONAL INSURANCE COMPANY	0.08%	\$2,360	\$955	\$0	-\$123	-12.88%
51	NORTHLAND INSURANCE COMPANY	0.08%	\$2,331	\$2,659	\$0	-\$11	-0.41%
52	MENDOTA INSURANCE COMPANY	0.07%	\$2,191	\$4,533	\$0	-\$900	-19.85%
53	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.07%	\$2,180	\$864	\$0	-\$1,096	-126.85%
54	SAFECO INSURANCE CO OF AMERICA	0.07%	\$2,180	\$1,717	\$0	-\$9	-0.52%
55	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$2,106	\$1,777	\$0	\$79	4.45%
56	HAWKEYE SECURITY INSURANCE COMPANY	0.07%	\$2,091	\$1,935	\$0	-\$33	-1.71%
57	TRAVELERS INDEMNITY COMPANY	0.07%	\$2,067	\$64,385	-\$210	-\$11,205	-17.40%
58	CONTINENTAL CASUALTY COMPANY	0.07%	\$2,006	\$19,809	\$0	\$2,055	10.37%
59	COLORADO CASUALTY INSURANCE COMPANY	0.06%	\$1,829	\$3,490	\$0	\$0	0.00%
60	LEGION INSURANCE COMPANY	0.06%	\$1,823	\$5,014	\$0	\$0	0.00%
61	GENERAL INSURANCE CO OF AMERICA	0.05%	\$1,513	\$994	\$0	\$19	1.91%
62	NONPROFITS INS ASSN AN INTERINS EXCH	0.05%	\$1,474	\$882	\$0	\$0	0.00%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	FIDELITY & GUARANTY INS UNDERWRITERS	0.05%	\$1,415	\$1,752	\$0	\$261	14.90%
64	NORTHBROOK PROPERTY & CASUALTY INS CO	0.04%	\$1,274	\$1,078	\$84	\$336	31.17%
65	GRINNELL MUTUAL REINSURANCE COMPANY	0.04%	\$1,256	\$1,746	\$0	-\$1	-0.06%
66	EMPIRE FIRE AND MARINE INSURANCE CO	0.04%	\$1,214	\$1,002	\$0	\$0	0.00%
67	MARYLAND CASUALTY COMPANY	0.04%	\$1,143	\$980	\$0	-\$48	-4.85%
68	SENTRY INSURANCE A MUTUAL COMPANY	0.04%	\$1,060	\$1,080	\$0	-\$32	-2.96%
69	AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$953	\$468	\$0	-\$5	-1.07%
70	FARMERS ALLIANCE MUTUAL INS CO	0.03%	\$890	\$1,005	\$0	\$0	0.00%
71	CONTINENTAL WESTERN INSURANCE CO	0.03%	\$885	\$2,189	\$0	\$0	0.00%
72	AMERICAN FIRE AND INDEMNITY COMPANY	0.03%	\$870	\$669	\$0	\$0	0.00%
73	AMERICAN NATIONAL FIRE INSURANCE CO	0.03%	\$758	\$619	\$0	-\$22	-3.55%
74	AMERICAN FAMILY MUTUAL INS CO	0.03%	\$749	\$757	\$0	\$0	0.00%
75	WAUSAU BUSINESS INSURANCE COMPANY	0.03%	\$740	\$606	\$2,064	\$1,700	280.53%
76	REGENT INSURANCE COMPANY	0.02%	\$704	\$704	\$0	\$0	0.00%
77	AMERICAN CASUALTY CO OF READING PA	0.02%	\$609	\$608	\$0	\$0	0.00%
78	FRONTIER INSURANCE COMPANY	0.02%	\$450	\$679	\$0	\$204	30.04%
79	UNITED STATES FIRE INSURANCE CO	0.01%	\$378	\$148	\$0	-\$6	-4.05%
80	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$377	\$464	\$0	\$192	41.38%
81	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$365	\$178	\$0	\$103	57.87%
82	FIDELITY AND GUARANTY INSURANCE COMPANY	0.01%	\$356	\$802	\$0	\$135	16.83%
83	MICHIGAN MUTUAL INSURANCE COMPANY	0.01%	\$296	\$162	\$0	\$57	35.19%
84	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$295	\$292	\$0	\$10	3.42%
85	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$270	\$290	\$0	\$0	0.00%
86	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$260	\$33	\$0	\$0	0.00%
87	LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$242	\$234	\$0	\$0	0.00%
88	SECURA INSURANCE A MUTUAL COMPANY	0.01%	\$230	\$181	\$0	-\$3	-1.66%
89	WAUSAU UNDERWRITERS INS CO	0.01%	\$221	\$221	\$0	-\$356	-161.09%
90	ZURICH AMERICAN INSURANCE COMPANY	0.01%	\$217	\$321	\$1,070	\$1,070	333.35%
91	MUTUAL SERVICE CASUALTY INSURANCE CO	0.01%	\$214	\$234	\$0	-\$147	-62.82%
92	TRAVELERS INDEMNITY CO OF ILLINOIS	0.01%	\$196	\$44,450	\$14,889	\$11,322	25.47%
93	TRI STATE INSURANCE COMPANY	0.01%	\$181	\$186	\$0	\$31	16.67%
94	NORTH AMERICAN SPECIALTY INS CO	0.01%	\$180	\$301	\$0	-\$273	-90.70%
95	ALLSTATE INSURANCE COMPANY	0.00%	\$100	\$37	\$0	\$0	0.00%
96	GENERAL ACCIDENT INSURANCE COMPANY	0.00%	\$83	\$636	\$0	\$92	14.47%
97	TIG INSURANCE COMPANY	0.00%	\$70	\$143	\$0	\$0	0.00%
98	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$60	\$13	\$0	\$0	0.00%
99	UNITED CASUALTY INSURANCE CO OF AMERICA	0.00%	\$58	\$56	\$0	\$0	0.00%
100	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$48	\$48	\$0	\$0	0.00%
101	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$32	\$87	\$0	\$2	2.30%
102	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$0	\$820	\$0	\$0	0.00%
103	AMERICAN INDEMNITY COMPANY	0.00%	\$0	\$130	\$0	\$0	0.00%
104	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$34	N/A
105	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	-\$100	N/A
106	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$0	\$0	\$210	-\$204	N/A
107	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
108	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$11,493	N/A
109	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9	N/A
110	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
111	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$421	\$0	-\$3,676	-873.16%
112	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
113	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$214	\$0	\$0	0.00%
114	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
115	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$0	\$31	\$0	-\$1	-3.23%
116	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$69	N/A
117	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$1,747	\$0	\$1,684	96.39%
118	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$10	\$0	-\$2	-20.00%
119	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$22	N/A
120	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$91	N/A
121	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$218	\$0	\$0	0.00%
122	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$307	\$0	-\$754	-245.60%
123	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$94	N/A
124	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$814	N/A

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$2,644	N/A
126	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$32	N/A
127	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$15	N/A
128	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$17	\$0	-\$67	-394.12%
129	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$21	\$0	\$11	52.38%
130	MINNESOTA FIRE AND CASUALTY COMPANY	-0.07%	-\$2,023	-\$1,442	\$0	\$0	0.00%
131	AFFILIATED FM INSURANCE COMPANY	-0.34%	-\$10,056	\$2,634	\$0	\$0	0.00%
132	TRANSPORTATION INSURANCE COMPANY	-0.76%	-\$22,330	-\$16,539	\$0	\$0	0.00%
TOTAL		100.00%	\$2,931,884	\$3,207,174	\$443,149	\$966,570	30.14%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FACTORY MUTUAL INSURANCE COMPANY	18.40%	\$2,289,757	\$2,439,190	\$3,605,175	\$3,988,068	163.50%
2	HARTFORD STEAM BOILER INSPECTION & INS	18.16%	\$2,259,518	\$2,148,188	\$515,189	\$543,832	25.32%
3	TRAVELERS INDEMNITY CO OF ILLINOIS	9.16%	\$1,139,523	\$1,056,667	\$310,414	\$887,274	83.97%
4	CONTINENTAL CASUALTY COMPANY	5.64%	\$702,495	\$649,881	\$23,811	\$7,847	1.21%
5	FEDERAL INSURANCE COMPANY	5.44%	\$677,507	\$755,149	\$32,173	\$53,433	7.08%
6	RELiance NATIONAL INSURANCE COMPANY	4.90%	\$609,320	\$599,565	\$6,955,164	\$5,817,294	970.25%
7	AMERICAN GUARANTEE & LIABILITY INS CO	4.54%	\$564,646	\$556,392	\$0	\$11,978	2.15%
8	ALLIANZ INSURANCE COMPANY	3.22%	\$401,133	\$369,805	\$3,169	\$556,461	150.47%
9	AMERICAN PROTECTION INSURANCE CO	2.72%	\$338,419	\$405,656	\$9,186	\$5,606	1.38%
10	GREAT NORTHERN INSURANCE COMPANY	2.11%	\$261,965	\$269,601	\$88,688	\$6,575	2.44%
11	ZURICH AMERICAN INSURANCE COMPANY	2.08%	\$258,969	\$260,419	\$0	-\$81,783	-31.40%
12	AMERICAN STATES INSURANCE COMPANY	1.97%	\$244,689	\$254,001	\$32,919	\$35,833	14.11%
13	UNIVERSAL UNDERWRITERS INS CO	1.89%	\$235,263	\$235,263	\$32,163	\$32,522	13.82%
14	BROTHERHOOD MUTUAL INSURANCE CO	1.49%	\$185,263	\$173,980	\$87,736	\$79,741	45.83%
15	CINCINNATI INS CO THE	1.29%	\$160,609	\$154,954	\$34,317	\$31,362	20.24%
16	COMMERCIAL UNION INSURANCE COMPANY	1.24%	\$154,120	\$185,658	\$74,886	\$74,285	40.01%
17	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	1.09%	\$135,874	\$116,483	\$0	\$110,000	94.43%
18	TRAVELERS INDEMNITY COMPANY	1.05%	\$130,526	\$85,374	\$18,903	\$22,788	26.69%
19	BIRMINGHAM FIRE INS CO OF PA	0.82%	\$102,650	\$78,663	\$0	\$2,033	2.58%
20	FEDERATED MUTUAL INSURANCE COMPANY	0.74%	\$92,601	\$74,096	\$32,620	\$42,804	57.77%
21	ST PAUL MERCURY INSURANCE COMPANY	0.74%	\$91,935	\$85,777	\$47,358	\$51,617	60.18%
22	UNITED FIRE AND CASUALTY COMPANY	0.70%	\$87,365	\$76,969	\$20,214	\$30,214	39.25%
23	AFFILIATED FM INSURANCE COMPANY	0.63%	\$77,822	\$42,249	\$0	\$0	0.00%
24	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.52%	\$64,838	\$61,169	\$359,482	\$56,884	92.99%
25	ST PAUL PROPERTY & CASUALTY INS CO	0.51%	\$63,158	\$64,985	\$12,067	\$4,108	6.32%
26	TRAVELERS INDEMNITY CO OF AMERICA	0.50%	\$61,728	\$56,039	\$824	\$20,676	36.90%
27	ST PAUL FIRE & MARINE INSURANCE CO	0.48%	\$59,674	\$45,107	\$2,123	\$1,828	4.05%
28	RELiance INSURANCE COMPANY	0.47%	\$59,041	\$55,184	\$5,468	\$16,113	29.20%
29	UNITED STATES FIDELITY & GUARANTY CO	0.43%	\$53,108	\$27,157	\$29,126	\$43,491	160.15%
30	GERLING AMERICA INSURANCE COMPANY	0.41%	\$51,042	\$28,764	\$0	\$973	3.38%
31	ST PAUL GUARDIAN INSURANCE COMPANY	0.37%	\$45,980	\$27,833	\$0	\$3,131	11.25%
32	NORTHERN ASSURANCE CO OF AMERICA	0.35%	\$43,141	\$52,808	\$1,648	\$8,233,172	15590.77%
33	JOHN DEERE INSURANCE COMPANY	0.33%	\$41,056	\$36,814	\$2,566	\$3,500	9.51%
34	TRANSPORTATION INSURANCE COMPANY	0.32%	\$39,573	\$46,669	\$0	\$3,000	6.43%
35	NATIONAL AMERICAN INSURANCE COMPANY	0.32%	\$39,453	\$25,681	\$6,312	\$18,812	73.25%
36	TRI STATE INSURANCE CO OF MINNESOTA	0.29%	\$36,360	\$38,722	\$9,145	\$9,145	23.62%
37	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.29%	\$35,955	\$54,746	\$0	-\$1,719	-3.14%
38	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.26%	\$31,904	\$39,248	\$0	-\$7,366	-18.77%
39	HARTFORD FIRE INSURANCE COMPANY	0.23%	\$28,944	\$42,637	\$42,421	\$18,222	42.74%
40	VIGILANT INSURANCE COMPANY	0.23%	\$28,069	\$27,935	\$0	\$2,526	9.04%
41	PACIFIC INDEMNITY COMPANY	0.22%	\$27,663	\$27,659	\$0	\$147	0.53%
42	NORTHBROOK PROPERTY & CASUALTY INS CO	0.22%	\$27,073	\$17,721	\$100,513	\$106,474	600.84%
43	CHRYSLER INSURANCE COMPANY	0.21%	\$26,380	\$22,136	\$2,611	\$924	4.17%
44	TRUCK INSURANCE EXCHANGE	0.21%	\$25,544	\$21,413	\$2,206	-\$24,959	-116.56%
45	MID CENTURY INSURANCE COMPANY	0.20%	\$25,434	\$12,859	\$201	\$4,491	34.92%
46	STATE AUTO PROPERTY & CASUALTY INS CO	0.20%	\$24,581	\$23,331	\$409	\$1,197	5.13%
47	UNITED PACIFIC INSURANCE COMPANY	0.18%	\$22,374	\$43,409	\$3,904	\$8,980	20.69%
48	NORTHERN INSURANCE CO OF NEW YORK	0.16%	\$19,305	\$12,547	\$0	\$2,646	21.09%
49	EMPLOYERS MUTUAL CASUALTY COMPANY	0.14%	\$17,940	\$15,852	\$60,285	\$60,554	382.00%
50	ALLSTATE INSURANCE COMPANY	0.14%	\$17,481	\$15,495	\$4,291	\$4,977	32.12%
51	FIDELITY & GUARANTY INS UNDERWRITERS	0.14%	\$17,005	\$9,748	\$0	\$28,884	296.31%
52	FLORISTS MUTUAL INSURANCE COMPANY	0.13%	\$16,465	\$13,527	\$0	\$0	0.00%
53	AMERICAN EMPLOYERS INSURANCE CO	0.13%	\$16,112	\$932	\$0	-\$171	-18.35%
54	SENTRY INSURANCE A MUTUAL COMPANY	0.13%	\$15,750	\$16,663	\$0	-\$2,683	-16.10%
55	FIREMANS FUND INSURANCE COMPANY	0.12%	\$15,436	\$12,234	\$0	-\$126	-1.03%
56	SECURA INSURANCE A MUTUAL COMPANY	0.11%	\$14,209	\$12,451	\$14,784	\$15,104	121.31%
57	CHARTER OAK FIRE INSURANCE CO THE	0.10%	\$12,867	\$13,049	\$2,100	\$4,727	36.22%
58	TIG INSURANCE COMPANY	0.10%	\$12,634	\$6,545	\$0	\$2,117	32.35%
59	AMERICAN MANUFACTURERS MUTUAL INS CO	0.07%	\$8,930	\$159,988	\$20,982	\$53,815	33.64%
60	LUMBERMENS UNDERWRITING ALLIANCE	0.07%	\$8,166	\$7,701	\$0	\$0	0.00%
61	FARMERS INSURANCE EXCHANGE	0.07%	\$8,113	\$3,391	\$0	\$0	0.00%
62	AMERICAN CASUALTY CO OF READING PA	0.06%	\$8,046	\$9,162	\$0	\$0	0.00%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05%	\$6,839	\$7,185	\$31,776	\$32,344	450.16%
64	ROYAL INSURANCE COMPANY OF AMERICA	0.05%	\$6,595	\$3,474	\$0	\$144	4.15%
65	FIDELITY AND GUARANTY INSURANCE COMPANY	0.05%	\$6,271	\$2,831	\$10,682	\$12,513	442.00%
66	TWIN CITY FIRE INS CO	0.04%	\$5,019	\$5,147	\$0	\$902	17.52%
67	STATE AUTOMOBILE MUTUAL INS CO	0.04%	\$4,799	\$1,990	\$0	-\$99	-4.97%
68	ACE AMERICAN INSURANCE COMPANY	0.03%	\$4,332	\$5,037	\$0	\$308	6.11%
69	LIBERTY MUTUAL FIRE INSURANCE CO	0.03%	\$3,856	\$4,157	\$0	\$1,976	47.53%
70	PHOENIX INSURANCE COMPANY THE	0.03%	\$3,851	\$3,172	\$0	\$423	13.34%
71	MINNESOTA FIRE AND CASUALTY COMPANY	0.03%	\$3,150	\$2,848	\$0	\$0	0.00%
72	NEW HAMPSHIRE INSURANCE COMPANY	0.02%	\$2,766	\$3,697	\$0	-\$1,811	-48.99%
73	VALLEY FORGE INSURANCE COMPANY	0.02%	\$2,583	\$1,712	\$0	\$0	0.00%
74	AMERICAN HOME ASSURANCE COMPANY	0.02%	\$2,530	\$6,350	\$0	-\$1,126	-17.73%
75	CONNECTICUT INDEMNITY COMPANY THE	0.02%	\$2,399	\$2,199	\$0	\$0	0.00%
76	BANCINSURE INC	0.02%	\$2,293	\$1,158	\$0	\$0	0.00%
77	AMERICAN MOTORISTS INSURANCE CO	0.02%	\$2,275	\$4,572	\$11,030	-\$30,059	-657.46%
78	TRANSCONTINENTAL INSURANCE COMPANY	0.02%	\$2,259	\$2,559	\$0	\$0	0.00%
79	PROPERTY & CASUALTY INS CO OF HARTFORD	0.02%	\$1,997	\$1,272	\$0	\$198	15.57%
80	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$1,909	\$1,467	\$0	\$0	0.00%
81	ATLANTIC MUTUAL INSURANCE COMPANY	0.02%	\$1,900	\$1,826	\$0	\$0	0.00%
82	OHIO CASUALTY INSURANCE COMPANY	0.01%	\$1,819	\$3,383	\$0	\$0	0.00%
83	MARYLAND CASUALTY COMPANY	0.01%	\$1,643	\$20,127	\$14,640	-\$509	-2.53%
84	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$1,637	\$1,348	\$0	\$234	17.36%
85	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$1,500	\$754	\$0	\$0	0.00%
86	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.01%	\$1,306	\$2,079	\$0	-\$61	-2.93%
87	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$1,175	\$147	\$0	\$0	0.00%
88	WEST AMERICAN INSURANCE COMPANY	0.01%	\$956	\$837	\$0	\$0	0.00%
89	AMERICAN NATIONAL FIRE INSURANCE CO	0.01%	\$947	\$1,104	\$0	\$0	0.00%
90	INDIANA LUMBERMENS MUTUAL INS CO	0.01%	\$928	\$808	\$0	\$0	0.00%
91	GRANITE STATE INSURANCE COMPANY	0.01%	\$904	\$739	\$0	\$33	4.47%
92	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$636	\$598	\$0	\$103	17.22%
93	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$437	\$91	\$0	\$0	0.00%
94	CGU INSURANCE COMPANY	0.00%	\$250	\$3,022	\$0	\$3,950	130.71%
95	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$212	\$377	\$0	-\$64	-16.98%
96	AMERICAN ALTERNATIVE INS CORP	0.00%	\$164	\$149	\$0	\$64	42.95%
97	ACE PROPERTY AND CASUALTY INSURANCE CO	0.00%	\$161	\$26	\$0	\$2	7.69%
98	TIG INDEMNITY COMPANY	0.00%	\$130	\$61	\$0	\$0	0.00%
99	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$82	\$687	\$0	-\$66	-9.61%
100	HARTFORD CASUALTY INS CO	0.00%	\$62	\$299	\$0	\$127	42.47%
101	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$58	N/A
102	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$0	\$0	-\$108	N/A
103	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$395	N/A
104	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
105	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$336	N/A
106	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$8,546	\$0	\$4,922	57.59%
107	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	-\$384	N/A
108	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
109	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$0	N/A
110	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	-\$551	N/A
111	NATIONAL SURETY CORPORATION	0.00%	\$0	\$575	\$0	\$0	0.00%
112	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$0	\$4,533	\$0	\$233	5.14%
113	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
114	RELANCE NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$221	N/A
115	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$0	-\$916	N/A
116	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$49	N/A
117	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$7	N/A
118	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$0	\$0	\$0	-\$3	N/A
119	LUMBERMENS MUTUAL CASUALTY CO	-0.08%	-\$10,446	\$92,021	\$16,848	\$21,130	22.96%
TOTAL		100.00%	\$12,444,627	\$12,488,255	\$12,692,529	\$21,046,277	168.53%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - CREDIT PROPERTY (Excluding V.S.I.)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	65.76%	\$2,644,799	\$2,459,206	\$717,070	\$735,361	29.90%
2	ACE AMERICAN INSURANCE COMPANY	10.66%	\$428,569	\$421,746	\$20,849	\$32,675	7.75%
3	TRITON INSURANCE COMPANY	7.10%	\$285,626	\$180,962	\$58,596	\$26,708	14.76%
4	GREAT AMERICAN INSURANCE COMPANY	4.39%	\$176,482	\$196,305	\$62,264	\$2,199	1.12%
5	ASSOCIATES INSURANCE COMPANY	3.79%	\$152,512	\$167,861	\$16,868	\$16,868	10.05%
6	COMMERCIAL UNION INSURANCE COMPANY	3.43%	\$137,770	\$123,763	\$48,816	\$49,577	40.06%
7	VIRGINIA SURETY COMPANY INC	1.66%	\$66,886	\$63,600	\$3,137	\$197	0.31%
8	INSURANCE COMPANY OF NORTH AMERICA	1.41%	\$56,712	\$54,649	\$8,499	\$8,074	14.77%
9	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.83%	\$33,525	\$33,525	\$878	\$878	2.62%
10	YOSEMITE INSURANCE COMPANY	0.60%	\$24,042	\$45,917	\$49,704	\$42,988	93.62%
11	WESCO INSURANCE COMPANY	0.27%	\$10,909	\$10,909	\$7,625	\$7,682	70.42%
12	WESTPORT INSURANCE CORPORATION	0.11%	\$4,314	\$4,314	\$0	-\$1,300	-30.13%
13	AMERICAN CENTENNIAL INSURANCE CO	0.04%	\$1,768	\$1,768	\$698	\$698	39.48%
14	FEDERAL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$433	\$245	N/A
15	COLUMBIA MUTUAL INSURANCE CO	-0.04%	-\$1,787	\$5,913	\$0	\$0	0.00%
TOTAL		100.00%	\$4,022,127	\$3,770,438	\$995,437	\$922,850	24.48%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - CREDIT CASUALTY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	OLD REPUBLIC INSURANCE COMPANY	30.62%	\$835,323	\$819,498	\$114,972	\$149,218	18.21%
2	AMERICAN CREDIT INDEMNITY CO	27.58%	\$752,490	\$738,410	\$592,984	\$554,216	75.06%
3	FIDELITY AND DEPOSIT CO MARYLAND	17.48%	\$476,885	\$379,411	\$84,197	\$118,537	31.24%
4	CONTINENTAL INSURANCE COMPANY THE	16.12%	\$439,629	\$481,292	\$825,357	\$774,451	160.91%
5	GREAT AMERICAN INSURANCE COMPANY	8.25%	\$224,939	\$9,373	\$0	\$3,528	37.64%
6	CONTINENTAL CASUALTY COMPANY	0.15%	\$4,140	\$4,941	\$2,875	\$51,116	1034.53%
7	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9,571	N/A
8	AMERICAN ALLIANCE INSURANCE COMPANY	-0.20%	-\$5,346	-\$5,346	\$0	\$31,418	-587.69%
TOTAL		100.00%	\$2,728,060	\$2,427,579	\$1,620,385	\$1,692,055	69.70%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - CREDIT UNEMPLOYMENT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	37.39%	\$4,589,225	\$4,538,458	\$310,397	\$211,592	4.66%
2	CENTRAL STATES INDEMNITY CO OF OMAHA	20.05%	\$2,460,608	\$2,460,608	\$224,453	\$202,036	8.21%
3	TRITON INSURANCE COMPANY	15.74%	\$1,932,274	\$556,112	\$23,090	\$138,425	24.89%
4	WESCO INSURANCE COMPANY	10.54%	\$1,293,612	\$846,969	\$75,535	\$95,622	11.29%
5	J C PENNEY CASUALTY INSURANCE CO	7.16%	\$879,365	\$879,365	\$85,482	\$75,496	8.59%
6	CENTURION CASUALTY COMPANY	4.98%	\$611,460	\$568,460	\$57,161	\$50,161	8.82%
7	AMERICAN GENERAL INDEMNITY COMPANY	2.71%	\$332,797	\$332,797	\$24,234	-\$813	-0.24%
8	YOSEMITE INSURANCE COMPANY	0.55%	\$67,528	\$84,696	\$8,266	\$7,956	9.39%
9	LYNDON PROPERTY INSURANCE COMPANY	0.51%	\$62,656	\$28,759	\$4,737	\$6,176	21.48%
10	ASSOCIATES INSURANCE COMPANY	0.35%	\$43,279	\$43,269	\$453	-\$762	-1.76%
11	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$600	\$600	\$0	\$0	0.00%
	TOTAL	100.00%	\$12,273,404	\$10,340,093	\$813,808	\$785,889	7.60%

1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - VENDOR/LENDERS SINGLE INTEREST, COLLATERAL PROT. ETC.

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRITON INSURANCE COMPANY	74.90%	\$1,952,823	\$1,386,940	\$540,702	\$672,575	48.49%
2	UNIVERSAL UNDERWRITERS INS CO	10.78%	\$281,124	\$2,002,688	\$2,385,573	\$2,379,107	118.80%
3	CUMIS INSURANCE SOCIETY INC	6.77%	\$176,417	\$425,386	\$213,791	\$200,734	47.19%
4	AVEMCO INSURANCE COMPANY	5.72%	\$149,076	\$68,393	\$4,870	\$4,870	7.12%
5	VOYAGER PROPERTY & CASUALTY INS CO	0.83%	\$21,515	\$22,019	\$6,980	\$6,974	31.67%
6	GUARANTY NATIONAL INSURANCE COMPANY	0.71%	\$18,627	\$16,813	\$7,843	\$7,843	46.65%
7	U S SPECIALTY INSURANCE COMPANY	0.32%	\$8,411	\$52,824	\$0	\$54,626	103.41%
8	BANCINSURE INC	0.31%	\$8,094	\$8,158	\$14,515	\$12,515	153.41%
9	INTEGON NATIONAL INSURANCE COMPANY	-0.09%	-\$2,225	-\$2,225	\$0	\$0	0.00%
10	REPUBLIC INSURANCE COMPANY	-0.26%	-\$6,787	-\$2,951	\$0	\$0	0.00%
TOTAL		100.00%	\$2,607,075	\$3,978,045	\$3,174,274	\$3,339,244	83.94%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - MORTGAGE GUARANTY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MORTGAGE GUARANTY INS CORP	25.25%	\$12,582,439	\$12,855,943	\$1,408,426	\$5,302,090	41.24%
2	GENERAL ELECTRIC MORT INS CORP	21.35%	\$10,636,535	\$10,972,147	\$1,500,122	\$859,874	7.84%
3	UNITED GUARANTY RESIDENTIAL INS CO	14.36%	\$7,155,311	\$7,107,118	\$326,522	\$785,680	11.05%
4	REPUBLIC MORTGAGE INSURANCE COMPANY	13.47%	\$6,712,959	\$7,007,479	\$855,133	\$806,668	11.51%
5	PMI MORTGAGE INS CO	12.39%	\$6,172,560	\$5,751,965	\$684,610	\$773,557	13.45%
6	RADIAN GUARANTY INC	6.76%	\$3,368,648	\$3,326,234	\$386,368	\$1,213,853	36.49%
7	AMERIN GUARANTY CORPORATION	4.15%	\$2,069,009	\$2,233,636	\$219,234	\$592,276	26.52%
8	CMG MORTGAGE INSURANCE COMPANY	0.88%	\$439,062	\$437,712	\$17,902	\$25,339	5.79%
9	TRIAD GUARANTY INSURANCE CORP	0.84%	\$419,783	\$434,929	\$108,062	\$206,789	47.55%
10	UNITED GUARANTY RESIDENTIAL INS NC	0.23%	\$115,917	\$386,049	\$52,877	-\$106,436	-27.57%
11	VEREX ASSURANCE INCORPORATED	0.22%	\$111,188	\$140,172	\$25,288	\$9,181	6.55%
12	MGIC ASSURANCE CORPORATION	0.08%	\$39,520	\$39,520	\$0	\$39,273	99.38%
13	GENERAL ELECTRIC MORT INS CORP OF NC	0.01%	\$4,198	\$5,141	\$0	-\$12,735	-247.71%
14	GE RESIDENTIAL MORTG INS CORP OF NC	0.01%	\$2,586	\$5,336	\$0	\$5,737	171.97%
15	COMMERCIAL LOAN INS CORPORATION	0.00%	\$213	\$512	\$0	\$0	0.00%
TOTAL		100.00%	\$49,829,928	\$50,701,893	\$5,584,544	\$10,501,146	20.71%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - TITLE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CHICAGO TITLE INSURANCE CO	19.57%	\$8,689,680	\$6,890,702	\$695,777	\$916,599	13.30%
2	FIRST AMERICAN TITLE INSURANCE CO	13.32%	\$5,915,160	\$5,750,194	\$1,034,238	\$801,333	13.94%
3	FIDELITY NATIONAL TITLE INSURANCE CO	13.25%	\$5,884,681	\$5,745,390	\$280,059	\$674,789	11.74%
4	LAWYERS TITLE INSURANCE CORPORATION	12.20%	\$5,419,778	\$5,340,097	\$212,158	\$9,689	0.18%
5	COMMONWEALTH LAND TITLE INS CO	11.78%	\$5,230,827	\$4,533,396	\$693,533	\$994,254	21.93%
6	TRANSNATION TITLE INSURANCE COMPANY	7.29%	\$3,236,120	\$3,013,754	\$298,695	\$396,651	13.16%
7	STEWART TITLE GUARANTY COMPANY	7.23%	\$3,212,882	\$2,740,003	-\$75,170	-\$38,473	-1.40%
8	OLD REPUBLIC NATIONAL TITLE INS CO	5.95%	\$2,640,361	\$2,575,280	\$496,795	\$295,462	11.47%
9	LAND TITLE INS CO OF ST LOUIS	2.65%	\$1,174,678	\$1,205,173	\$0	\$0	0.00%
10	TICOR TITLE INSURANCE COMPANY	1.85%	\$820,929	\$1,031,670	-\$86,432	-\$88,025	-8.53%
11	COLUMBIAN NATIONAL TITLE INSURANCE CO	1.77%	\$786,782	\$731,010	\$2,290	-\$26,260	-3.59%
12	UNITED GENERAL TITLE INSURANCE COMPANY	1.01%	\$450,497	\$445,403	\$56,542	\$59,472	13.35%
13	SECURITY UNION TITLE INS CO	1.00%	\$443,210	\$451,064	\$89,088	\$20,156	4.47%
14	AMERICAN PIONEER TITLE INSURANCE COMPANY	0.66%	\$292,601	\$269,656	\$0	\$0	0.00%
15	BAR PLAN TITLE INSURANCE COMPANY THE	0.47%	\$210,475	\$176,584	\$0	\$0	0.00%
TOTAL		100.00%	\$44,408,661	\$40,899,376	\$3,697,573	\$4,015,647	9.82%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - LAWYERS MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BAR PLAN MUTUAL INSURANCE CO THE	66.73%	\$8,124,009	\$8,235,038	\$3,942,351	\$1,362,799	16.55%
2	INTERLEX INSURANCE COMPANY	12.13%	\$1,477,022	\$1,444,324	\$18,000	\$215,286	14.91%
3	ST PAUL FIRE & MARINE INSURANCE CO	5.56%	\$676,808	\$418,317	\$299,800	\$1,850,335	442.33%
4	EXECUTIVE RISK INDEMNITY INC	4.64%	\$565,100	\$983,787	\$0	\$665,827	67.68%
5	CONTINENTAL CASUALTY COMPANY	3.20%	\$389,317	-\$157,709	\$650,000	\$9,372,091	-5942.65%
6	GREAT AMERICAN INSURANCE COMPANY	2.73%	\$332,610	\$249,788	\$7,500	-\$11,798	-4.72%
7	AMERICAN HOME ASSURANCE COMPANY	1.95%	\$237,017	\$155,927	\$0	\$723,812	464.20%
8	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.88%	\$228,422	\$242,856	\$0	-\$680,222	-280.09%
9	RELIANCE INSURANCE COMPANY	0.42%	\$51,402	-\$17,987	\$0	-\$459,979	2557.29%
10	AGRICULTURAL INSURANCE COMPANY	0.39%	\$47,039	\$114,757	\$71,650	-\$144,508	-125.93%
11	AMERICAN NATIONAL FIRE INSURANCE CO	0.35%	\$42,944	\$1,840	\$0	\$161	8.75%
12	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$2,500	\$2,500	\$0	\$708	28.32%
13	CONTINENTAL INSURANCE COMPANY THE	0.01%	\$840	\$3,126	\$0	\$77,405	2476.17%
14	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$20,084	\$0	\$140,914	701.62%
15	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,449	N/A
16	CENTRIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$37,067	N/A
17	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	-\$22,236	N/A
18	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$16,877	N/A
19	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$1,121	\$0	\$212,589	18964.23%
TOTAL		100.00%	\$12,175,030	\$11,697,769	\$4,989,301	\$13,354,679	114.16%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - REAL ESTATE MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CONTINENTAL CASUALTY COMPANY	75.52%	\$311,885	\$175	\$198,168	-\$419,303	-239601.71%
2	ST PAUL FIRE & MARINE INSURANCE CO	10.84%	\$44,761	\$49,450	\$10,500	\$14,090	28.49%
3	AMERICAN AUTOMOBILE INSURANCE CO	9.01%	\$37,212	\$7,919	\$668	\$668	8.44%
4	EMPLOYERS REINSURANCE CORPORATION	4.49%	\$18,554	\$33,585	\$135,460	\$130,470	388.48%
5	WESTPORT INSURANCE CORPORATION	0.14%	\$576	\$373	\$0	-\$19,636	-5264.34%
6	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$6,421	\$0	\$17,594	274.01%
7	BANKERS MULTIPLE LINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$24,000	N/A
8	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1,889	N/A
9	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	-\$160	N/A
10	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$345	\$0	-\$13,570	-3933.33%
11	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$285	\$0	\$0	0.00%
12	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$6,770	\$0	\$0	0.00%
13	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$12,320	\$9,250	\$17,750	144.07%
TOTAL		100.00%	\$412,988	\$117,643	\$354,046	-\$297,986	-253.30%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - UMBRELLA**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	48.32%	\$11,801,681	\$5,114,453	\$0	-\$23,404,061	-457.61%
2	RELIANCE NATIONAL INDEMNITY COMPANY	7.51%	\$1,833,989	\$2,267,017	\$0	\$876,269	38.65%
3	FEDERATED MUTUAL INSURANCE COMPANY	5.74%	\$1,401,138	\$1,423,330	\$105,888	-\$429,485	-30.17%
4	LIBERTY MUTUAL INSURANCE COMPANY	4.31%	\$1,053,867	\$1,479,132	\$12,113,659	\$7,768,491	525.21%
5	HARTFORD CASUALTY INS CO	3.73%	\$910,745	\$881,909	\$87,031	-\$416,359	-47.21%
6	RELIANCE INSURANCE COMPANY	3.60%	\$880,279	\$369,142	\$493,427	-\$2,928,362	-793.29%
7	INSURANCE CO OF THE STATE OF PA	3.14%	\$765,796	\$367,949	\$0	-\$1,664,086	-452.26%
8	ROYAL INSURANCE COMPANY OF AMERICA	3.08%	\$752,487	\$933,262	\$0	-\$744,043	-79.72%
9	WESTPORT INSURANCE CORPORATION	2.93%	\$716,084	\$463,926	\$1,115,153	\$5,341,667	1151.40%
10	UNITED SERVICES AUTOMOBILE ASSOCIATION	2.74%	\$669,662	\$674,305	\$0	-\$13,847	-2.05%
11	SHELTER MUTUAL INSURANCE CO	2.69%	\$656,234	\$636,413	\$20,320	\$13,368	2.10%
12	AUTO OWNERS INSURANCE CO MUTUAL	2.14%	\$523,638	\$512,418	\$2,489	\$564,280	110.12%
13	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.03%	\$495,074	\$456,582	\$0	\$588,904	128.98%
14	TWIN CITY FIRE INS CO	1.93%	\$470,386	\$501,311	\$1,912,058	\$1,477,439	294.72%
15	COLUMBIA MUTUAL INSURANCE CO	1.83%	\$447,059	\$342,765	\$0	\$0	0.00%
16	OHIO CASUALTY INSURANCE COMPANY	1.60%	\$390,893	\$349,250	\$0	\$861	0.25%
17	NATIONWIDE AGRIBUSINESS INS CO	0.86%	\$210,052	\$203,057	\$0	\$1,000	0.49%
18	PHARMACISTS MUTUAL INSURANCE COMPANY	0.73%	\$178,807	\$176,721	\$0	\$290	0.16%
19	COLUMBIA NATIONAL INSURANCE COMPANY	0.68%	\$165,546	\$158,851	\$0	\$0	0.00%
20	LIBERTY MUTUAL FIRE INSURANCE CO	0.49%	\$120,788	\$31,608	\$0	\$0	0.00%
21	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.37%	\$91,531	\$81,809	\$0	\$100,000	122.24%
22	FARMLAND MUTUAL INSURANCE COMPANY	0.33%	\$79,549	\$96,603	\$0	-\$6,391	-6.62%
23	RELIANCE NATIONAL INSURANCE COMPANY	0.30%	\$73,960	\$77,207	\$0	\$64,411	83.43%
24	HARTFORD FIRE INSURANCE COMPANY	0.27%	\$66,250	\$64,924	-\$1,088	\$29,059	44.76%
25	UNITED PACIFIC INSURANCE COMPANY	0.26%	\$63,787	\$45,647	\$0	\$6,393	14.01%
26	USAA CASUALTY INSURANCE COMPANY	0.18%	\$44,920	\$42,466	\$0	-\$18,549	-43.68%
27	COMMERCE AND INDUSTRY INSURANCE CO	0.13%	\$31,230	\$19,136	\$0	-\$271,890	-1420.83%
28	MARKEL INSURANCE COMPANY	0.12%	\$29,184	\$29,819	\$0	-\$837	-2.81%
29	NEW HAMPSHIRE INSURANCE COMPANY	0.10%	\$24,458	\$20,624	\$0	\$6,465	31.35%
30	HARTFORD UNDERWRITERS INSURANCE CO	0.09%	\$22,929	\$32,039	\$0	\$5,672	17.70%
31	AMERICAN MANUFACTURERS MUTUAL INS CO	0.07%	\$18,215	\$23,376	\$0	\$32,940	140.91%
32	GRAIN DEALERS MUTUAL INSURANCE CO	0.07%	\$17,251	\$15,950	\$0	-\$358	-2.24%
33	AMERICAN MOTORISTS INSURANCE CO	0.05%	\$12,637	\$72,760	\$0	-\$187,799	-258.11%
34	GLOBE INDEMNITY COMPANY	0.04%	\$9,501	\$8,352	\$0	-\$12,850	-153.86%
35	FEDERATED SERVICE INSURANCE COMPANY	0.03%	\$7,765	\$970	\$0	\$0	0.00%
36	WEST AMERICAN INSURANCE COMPANY	0.02%	\$5,291	\$11,931	\$0	-\$1,864	-15.62%
37	AMERICAN HOME ASSURANCE COMPANY	0.02%	\$3,795	\$3,763	\$0	\$17,468	464.20%
38	GRANITE STATE INSURANCE COMPANY	0.01%	\$2,300	\$2,210	\$0	-\$165,276	-7478.55%
39	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$396	\$470	\$0	-\$75	-15.96%
40	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	\$0	N/A
41	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$14,805	N/A
42	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$14,583	N/A
43	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$12,073,146	\$43,611,739	N/A
44	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$538,006	N/A
45	HANOVER INSURANCE COMPANY THE	-0.19%	-\$45,752	-\$43,423	\$6,222	-\$14,943	34.41%
46	ILLINOIS NATIONAL INSURANCE COMPANY	-0.20%	-\$50,000	-\$37,436	\$0	-\$22,991	61.41%
47	MUTUAL SERVICE CASUALTY INSURANCE CO	-0.81%	-\$197,896	-\$102,407	\$0	\$0	0.00%
48	LUMBERMENS MUTUAL CASUALTY CO	-1.36%	-\$331,828	-\$192,177	-\$33,553	-\$295,117	153.57%
TOTAL		100.00%	\$24,423,678	\$17,618,014	\$27,894,752	\$29,340,139	166.53%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - OTHER SPECIFIC**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EXECUTIVE RISK INDEMNITY INC	67.68%	\$5,054,933	\$5,438,406	\$265,896	\$3,732,122	68.63%
2	AMERICAN NATIONAL PROPERTY & CASUALTY C	12.13%	\$906,174	\$897,896	\$42,559	\$85,914	9.57%
3	WESTPORT INSURANCE CORPORATION	6.47%	\$482,993	\$312,915	\$7,650	\$31,022	9.91%
4	FOREMOST INSURANCE CO	3.88%	\$289,922	\$280,724	\$125,305	\$122,719	43.72%
5	BALBOA INSURANCE COMPANY	2.90%	\$216,587	\$291,928	\$22,162	\$6,289	2.15%
6	FIRE INSURANCE EXCHANGE	1.50%	\$111,683	\$0	\$0	\$0	N/A
7	AMERICAN SECURITY INSURANCE COMPANY	1.28%	\$95,489	\$508,865	\$0	\$0	0.00%
8	EMPLOYERS REINSURANCE CORPORATION	0.65%	\$48,247	\$48,247	\$0	\$157,013	325.44%
9	CENTURION CASUALTY COMPANY	0.64%	\$47,815	\$49,815	\$0	-\$3,000	-6.02%
10	MERCHANTS BONDING CO (MUTUAL)	0.45%	\$33,582	\$28,706	\$18,908	\$14,301	49.82%
11	WEST AMERICAN INSURANCE COMPANY	0.40%	\$30,039	\$30,039	\$0	\$0	0.00%
12	EXCESS SHARE INSURANCE CORPORATION	0.40%	\$29,884	\$29,884	\$0	\$0	0.00%
13	GUIDEONE SPECIALTY MUTUAL INSURANCE CO	0.38%	\$28,049	\$28,049	\$14,672	\$19,905	70.97%
14	FOREMOST SIGNATURE INSURANCE COMPANY	0.33%	\$24,627	\$18,645	\$5,057	\$4,943	26.51%
15	LYNDON PROPERTY INSURANCE COMPANY	0.19%	\$14,028	\$4,337	\$7,695	\$6,722	154.99%
16	OHIO CASUALTY INSURANCE COMPANY	0.17%	\$12,586	\$13,053	\$0	\$0	0.00%
17	ST PAUL FIRE & MARINE INSURANCE CO	0.12%	\$9,072	\$5,466	\$0	\$0	0.00%
18	AMERICAN FIRE & CASUALTY COMPANY	0.11%	\$8,124	\$8,124	\$0	\$0	0.00%
19	BANCINSURE INC	0.11%	\$7,900	\$5,898	\$0	\$0	0.00%
20	ASSOCIATES INSURANCE COMPANY	0.08%	\$6,182	\$6,182	\$0	\$1	0.02%
21	AMERICAN BANKERS INS CO OF FLORIDA	0.06%	\$4,391	\$2,730	\$0	\$272	9.96%
22	RELIANCE INSURANCE COMPANY	0.03%	\$1,960	\$31	\$0	\$18,389	59319.35%
23	STATE FARM FIRE AND CASUALTY CO	0.02%	\$1,735	\$1,735	\$0	\$0	0.00%
24	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$1,653	\$3,925	\$0	\$0	0.00%
25	UNITED FINANCIAL CASUALTY COMPANY	0.01%	\$765	\$4,426	\$415	-\$52	-1.17%
26	J C PENNEY CASUALTY INSURANCE CO	0.01%	\$401	\$401	\$0	\$0	0.00%
27	OHIO SECURITY INSURANCE COMPANY	0.00%	\$12	\$12	\$0	\$0	0.00%
28	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$221,827	N/A
29	WORLDWIDE INSURANCE COMPANY	0.00%	\$0	-\$6	\$0	\$0	0.00%
30	OHIO INDEMNITY COMPANY	0.00%	-\$177	\$175	\$0	-\$34	-19.43%
TOTAL		100.00%	\$7,468,656	\$8,020,608	\$510,319	\$4,418,353	55.09%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - NATIONAL FLOOD INSURANCE PROGRAM**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	15.62%	\$1,166,547	\$1,313,407	\$1,705,460	\$784,021	59.69%
2	STATE FARM FIRE AND CASUALTY CO	15.00%	\$1,120,142	\$1,134,054	\$164,851	\$177,818	15.68%
3	OMAHA PROPERTY AND CASUALTY INS CO	13.74%	\$1,026,419	\$1,010,866	\$485,584	\$478,421	47.33%
4	STANDARD FIRE INSURANCE COMPANY	12.66%	\$945,728	\$997,424	\$657,452	-\$175,427	-17.59%
5	HARTFORD FIRE INSURANCE COMPANY	11.26%	\$840,565	\$276,072	\$914,271	\$914,271	331.17%
6	AMERICAN FAMILY MUTUAL INS CO	8.76%	\$654,286	\$649,534	\$325,711	-\$22,334	-3.44%
7	REDLAND INSURANCE COMPANY	4.40%	\$328,335	\$343,816	\$301,999	\$251,210	73.07%
8	ALLSTATE INSURANCE COMPANY	3.96%	\$296,043	\$282,912	\$80,273	\$64,852	22.92%
9	BANKERS INSURANCE COMPANY	3.54%	\$264,689	\$296,790	\$41,496	\$32,207	10.85%
10	AUTO OWNERS INSURANCE CO MUTUAL	2.31%	\$172,749	\$161,364	\$62,272	-\$10,583	-6.56%
11	FIRST COMMUNITY INSURANCE COMPANY	1.81%	\$135,049	\$118,873	\$3,451	\$3,484	2.93%
12	LIBERTY MUTUAL FIRE INSURANCE CO	1.50%	\$112,272	\$120,251	\$580,973	\$460,774	383.18%
13	FIRE INSURANCE EXCHANGE	1.48%	\$110,474	\$110,474	\$0	\$0	0.00%
14	USAA GENERAL INDEMNITY COMPANY	0.96%	\$71,519	\$70,619	\$7,430	\$7,430	10.52%
15	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.53%	\$39,521	\$38,277	\$1,142	\$1,142	2.98%
16	VESTA FIRE INSURANCE CORP	0.50%	\$37,479	\$53,076	\$500	\$40,943	77.14%
17	AMERICAN RELIABLE INSURANCE COMPANY	0.43%	\$32,106	\$33,944	\$13,046	\$13,046	38.43%
18	SELECTIVE INS CO OF THE SOUTHEAST	0.43%	\$31,961	\$23,629	\$0	\$1,050	4.44%
19	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.32%	\$23,620	\$22,178	\$43,500	-\$14,819	-66.82%
20	NATIONWIDE MUTUAL INSURANCE COMPANY	0.16%	\$12,114	\$10,701	\$0	\$0	0.00%
21	NEW HAMPSHIRE INSURANCE COMPANY	0.13%	\$9,903	\$9,893	\$641,919	\$548,672	5546.06%
22	NATIONAL LLOYDS INSURANCE COMPANY	0.13%	\$9,504	\$9,082	\$0	\$0	0.00%
23	GREAT PACIFIC INSURANCE COMPANY	0.10%	\$7,637	\$8,641	\$0	-\$203	-2.35%
24	FIDELITY AND DEPOSIT CO MARYLAND	0.07%	\$4,986	\$3,014	\$0	\$0	0.00%
25	VESTA INSURANCE CORPORATION	0.07%	\$4,935	\$4,665	\$0	-\$326	-6.99%
26	TIG INSURANCE COMPANY	0.05%	\$3,889	\$3,889	\$0	-\$123	-3.16%
27	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$3,160	\$6,360	\$0	-\$414,194	-6512.48%
28	MINNESOTA FIRE AND CASUALTY COMPANY	0.02%	\$1,858	\$3,822	\$0	-\$263	-6.88%
29	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$906	\$906	\$0	\$0	0.00%
30	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$353	\$115	\$0	\$0	0.00%
31	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$333	\$208	\$0	\$16	7.69%
32	GRANITE STATE INSURANCE COMPANY	0.00%	\$299	\$173	\$0	\$26	15.03%
33	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$0	\$592	\$0	\$0	0.00%
34	AMERICAN MODERN HOME INSURANCE CO	-0.02%	-\$1,165	\$6,512	\$3,260	\$3,260	50.06%
TOTAL		100.00%	\$7,468,216	\$7,126,133	\$6,034,590	\$3,144,371	44.12%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS BY LINE OF BUSINESS - FEDERAL CROP INSURANCE CORPORATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE PROPERTY AND CASUALTY INSURANCE CO	35.66%	\$17,404,597	\$17,404,597	\$8,804,940	\$8,804,940	50.59%
2	RURAL COMMUNITY INSURANCE COMPANY	11.89%	\$5,801,051	\$5,801,051	\$10,228,161	\$11,551,389	199.13%
3	AMERICAN NATIONAL FIRE INSURANCE CO	10.51%	\$5,131,646	\$5,131,646	\$2,760,805	\$4,091,692	79.73%
4	AMERICAN GROWERS INSURANCE COMPANY	9.55%	\$4,662,413	\$4,662,413	\$8,017,762	\$9,617,319	206.27%
5	AGRI GENERAL INSURANCE COMPANY	7.83%	\$3,819,415	\$3,819,415	\$2,976,382	\$4,190,882	109.73%
6	FIREMANS FUND INSURANCE COMPANY	5.66%	\$2,763,716	\$2,763,716	\$0	\$2,293,500	82.99%
7	AMERICAN AGRI-BUSINESS INS CO	4.99%	\$2,436,964	\$2,436,964	\$1,020,298	\$1,597,770	65.56%
8	IGF INSURANCE COMPANY	4.74%	\$2,315,910	\$2,373,847	\$2,506,839	\$2,298,906	96.84%
9	CONTINENTAL CASUALTY COMPANY	4.48%	\$2,186,011	\$2,186,011	\$2,093,742	\$1,933,237	88.44%
10	FARMERS ALLIANCE MUTUAL INS CO	3.12%	\$1,523,591	\$1,523,591	\$1,295,052	\$1,295,052	85.00%
11	FARM BUREAU MUTUAL INSURANCE COMPANY	0.98%	\$476,764	\$476,764	\$367,351	\$1,714,090	359.53%
12	STATE FARM FIRE AND CASUALTY CO	0.34%	\$165,215	\$165,215	\$29,467	\$29,467	17.84%
13	NATIONAL FARMERS UNION PRO & CAS CO	0.23%	\$113,302	\$113,302	\$62,057	\$50,057	44.18%
14	HARTFORD CASUALTY INS CO	0.06%	\$28,622	\$28,622	\$503	\$503	1.76%
15	ALLIANCE INSURANCE COMPANY INC	0.00%	\$2,428	\$2,428	\$2,064	\$2,064	85.01%
16	MILLERS INSURANCE COMPANY, THE	-0.05%	-\$22,819	-\$22,819	\$978,491	\$246,491	-1080.20%
	TOTAL	100.00%	\$48,808,826	\$48,866,763	\$41,143,914	\$49,717,359	101.74%

**TOTAL
MEDICAL MALPRACTICE
INSURANCE**

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PHICO INSURANCE COMPANY	21.06%	\$19,989,251	\$20,947,691	\$5,517,658	\$18,546,173	88.54%
2	MEDICAL PROTECTIVE COMPANY	11.04%	\$10,474,646	\$9,959,543	\$11,766,022	-\$3,824,370	-38.40%
3	MISSOURI HOSPITAL PLAN	10.39%	\$9,863,026	\$9,858,124	\$4,458,386	\$6,329,111	64.20%
4	CHICAGO INSURANCE COMPANY	9.78%	\$9,280,872	\$5,123,988	\$1,248,700	\$3,093,251	60.37%
5	MEDICAL ASSURANCE CO INC	8.15%	\$7,733,237	\$4,447,917	\$0	\$2,424,639	54.51%
6	MEDICAL ASSURANCE OF MISSOURI INC	7.07%	\$6,709,377	\$3,089,673	\$3,815,111	\$972,299	31.47%
7	INTERMED INSURANCE COMPANY	7.02%	\$6,662,793	\$7,267,360	\$5,992,715	\$3,546,570	48.80%
8	CONTINENTAL CASUALTY COMPANY	3.99%	\$3,786,786	\$5,290,315	\$6,976,390	\$12,033,414	227.46%
9	ST PAUL FIRE & MARINE INSURANCE CO	3.11%	\$2,947,996	\$4,204,064	\$1,320,550	\$330,270	7.86%
10	DOCTORS COMPANY AN INTERINS EXCHANGE	2.86%	\$2,716,177	\$2,800,455	\$330,000	\$1,721,377	61.47%
11	TRANSPORTATION INSURANCE COMPANY	2.59%	\$2,459,821	\$2,990,849	\$1,462,500	\$4,427,949	148.05%
12	AMERICAN CONTINENTAL INSURANCE CO	1.48%	\$1,401,741	\$1,364,690	\$4,397,500	\$2,068,185	151.55%
13	AMERICAN CASUALTY CO OF READING PA	1.44%	\$1,366,757	\$1,417,632	\$1,280,867	\$956,206	67.45%
14	NCMC INSURANCE COMPANY	1.03%	\$975,142	\$966,203	\$15,000	\$383,306	39.67%
15	LAWRENCEVILLE PROPERTY AND CASUALTY	0.99%	\$943,434	\$622,936	\$0	\$269,294	43.23%
16	MEDICAL LIABILITY ALLIANCE	0.93%	\$879,968	\$811,925	\$475,000	\$830,200	102.25%
17	ZURICH AMERICAN INSURANCE COMPANY	0.92%	\$874,984	\$856,777	\$1,032,091	-\$796,288	-92.94%
18	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.91%	\$861,775	\$845,432	\$10,000	\$789,827	93.42%
19	FIREMANS FUND INSURANCE COMPANY	0.90%	\$855,139	\$495,980	\$900	\$347,697	70.10%
20	ST PAUL MERCURY INSURANCE COMPANY	0.87%	\$822,732	\$901,456	\$1,245,955	\$1,242,459	137.83%
21	GULF INSURANCE COMPANY	0.48%	\$456,389	\$396,782	\$0	\$172,162	43.39%
22	CINCINNATI INS CO THE	0.38%	\$364,890	\$368,041	\$739,165	\$1,394,524	378.90%
23	PREFERRED PHYSICIANS MEDICAL RRG INC	0.36%	\$343,054	\$349,684	\$0	\$278,277	79.58%
24	PHARMACISTS MUTUAL INSURANCE COMPANY	0.33%	\$310,420	\$300,249	\$2,500	-\$14,552	-4.85%
25	LEGION INSURANCE COMPANY	0.25%	\$235,991	\$334,312	\$0	\$909,254	271.98%
26	EXECUTIVE RISK INDEMNITY INC	0.24%	\$227,356	\$123,150	\$265	\$65,614	53.28%
27	FRONTIER INSURANCE COMPANY	0.22%	\$204,374	\$199,686	\$2,000	\$818,723	410.01%
28	CHURCH MUTUAL INSURANCE COMPANY	0.19%	\$183,296	\$181,916	\$0	-\$54,217	-29.80%
29	OHIC INSURANCE COMPANY	0.16%	\$152,178	\$61,245	\$0	\$71,233	116.31%
30	NATIONAL CASUALTY COMPANY	0.16%	\$147,377	\$134,089	\$356	\$25,906	19.32%
31	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.15%	\$146,290	\$28,267	-\$88,509	-\$1,091,078	-3859.90%
32	TIG INSURANCE COMPANY	0.14%	\$130,858	\$120,501	\$21,500	-\$104,218	-86.49%
33	FIRST SPECIALTY INSURANCE CORPORATION	0.13%	\$127,351	\$129,100	\$0	\$14,319	11.09%
34	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.09%	\$88,031	\$116,342	\$53,128	\$460,441	395.77%
35	RELiance INSURANCE COMPANY	0.08%	\$71,746	\$63,508	\$0	-\$93,043	-146.51%
36	BANKERS STANDARD INSURANCE COMPANY	0.06%	\$60,804	\$68,436	\$9,827	\$107,345	156.85%
37	FREMONT INDEMNITY COMPANY	0.06%	\$58,753	\$90,742	\$0	\$0	0.00%
38	GRANITE STATE INSURANCE COMPANY	0.06%	\$58,151	\$58,532	\$0	-\$13,541	-23.13%
39	NATIONAL FIRE INS CO OF HARTFORD	0.06%	\$56,379	\$20,205	\$46,000	\$47,126	233.24%
40	KANSAS MEDICAL MUTUAL INS CO	0.05%	\$52,102	\$52,102	\$0	\$30,104	57.78%
41	GENERAL INSURANCE CO OF AMERICA	0.05%	\$45,027	\$44,804	\$0	\$2,703	6.03%
42	GULF UNDERWRITERS INSURANCE COMPANY	0.04%	\$39,000	\$27,140	\$0	\$14,000	51.58%
43	ACE AMERICAN INSURANCE COMPANY	0.03%	\$26,409	\$55,140	\$110,400	\$101,853	184.72%
44	RELiance NATIONAL INDEMNITY COMPANY	0.03%	\$23,936	\$22,043	\$0	-\$176	-0.80%
45	WESTPORT INSURANCE CORPORATION	0.01%	\$13,659	\$11,188	\$0	-\$34	-0.30%
46	VIRGINIA INSURANCE RECIPROCAL	0.01%	\$9,267	\$15,347	\$0	\$1,002	6.53%
47	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$7,113	\$1,490	\$0	\$0	0.00%
48	TRAVELERS INDEMNITY CO OF ILLINOIS	0.01%	\$6,063	\$6,063	\$0	-\$170,578	-2813.43%
49	INSURANCE CO OF THE STATE OF PA	0.00%	\$4,698	\$4,508	\$0	-\$186	-4.13%
50	GENERAL ACCIDENT INSURANCE COMPANY	0.00%	\$4,325	\$3,094	\$0	\$27,465	887.69%
51	AMERICAN STATES INSURANCE COMPANY	0.00%	\$3,924	\$3,447	\$0	-\$13	-0.38%
52	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$2,439	\$5,221	\$0	-\$42	-0.80%
53	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$2,145	\$1,996	\$0	\$410	20.54%
54	CGU INSURANCE COMPANY	0.00%	\$930	\$272	\$0	\$8,985	3303.31%
55	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$882	\$882	\$0	-\$5,499	-623.47%
56	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$661	\$283,832	\$2,322,615	\$1,561,696	550.22%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
57	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$548	\$276	\$0	\$4,790	1735.51%
58	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$100	\$25	\$0	\$12	48.00%
59	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
60	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$262,948	N/A
61	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$87,500	\$0	-\$840,611	-960.70%
62	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$32,432	\$0	\$16,442	50.70%
63	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$157,952	N/A
64	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$7,435	N/A
65	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
66	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$750,000	\$227,205	N/A
67	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$17,500	\$0	N/A
68	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,566	N/A
69	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$350	N/A
70	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$143,033	N/A
71	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,534	N/A
72	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$1,117	\$0	-\$3,477	-311.28%
73	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$235,000	\$68,622	N/A
74	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$1,209	N/A
75	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$0	\$0	\$0	\$1	N/A
76	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$216	N/A
77	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$1,450,000	\$521,945	N/A
78	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$4	N/A
79	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	\$0	\$0	\$1,000	-\$54,134	N/A
80	PROFESSIONAL LIABILITY INSURANCE CO	0.00%	\$0	\$1,425	\$1,037,650	-\$173,080	-12145.96%
81	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	\$0	N/A
82	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$11,183	\$52,507	N/A
83	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,391	N/A
84	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
85	PHYSICIANS DEFENSE ASSOCIATION	0.00%	\$0	\$0	\$140,000	-\$58,499	N/A
86	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	-\$1,378	-\$127	\$0	-\$688	541.73%
87	TWIN CITY FIRE INS CO	0.00%	-\$1,837	-\$1,837	\$0	\$0	0.00%
88	CONTINENTAL INSURANCE COMPANY THE	-0.12%	-\$110,000	-\$66,443	\$1,473,729	\$5,026,534	-7565.18%
89	MEDICAL DEFENSE ASSOCIATES	-0.26%	-\$250,425	\$5,675,335	\$4,759,506	\$3,884,476	68.44%
TOTAL		100.00%	\$94,908,930	\$93,676,069	\$64,440,160	\$68,353,073	72.97%

**TOTAL
HOMEOWNERS
INSURANCE**

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	25.23%	\$153,486,867	\$152,296,579	\$81,100,208	\$76,179,369	50.02%
2	AMERICAN FAMILY MUTUAL INS CO	19.67%	\$119,647,142	\$112,635,066	\$69,977,200	\$69,137,009	61.38%
3	SHELTER MUTUAL INSURANCE CO	6.31%	\$38,417,676	\$37,564,137	\$22,425,585	\$22,308,110	59.39%
4	SAFECO INSURANCE CO OF AMERICA	5.33%	\$32,426,628	\$26,799,525	\$13,816,219	\$14,094,498	52.59%
5	MID CENTURY INSURANCE COMPANY	4.75%	\$28,889,914	\$29,018,184	\$21,976,246	\$20,226,650	69.70%
6	ALLSTATE INSURANCE COMPANY	4.28%	\$26,057,922	\$25,138,124	\$16,018,866	\$14,889,529	59.23%
7	FIRE INSURANCE EXCHANGE	3.55%	\$21,583,725	\$20,291,581	\$13,427,212	\$13,075,500	64.44%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.17%	\$13,182,740	\$12,813,493	\$10,258,608	\$9,693,679	75.65%
9	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.32%	\$8,027,650	\$7,725,067	\$3,345,690	\$3,814,340	49.38%
10	AUTO CLUB FAMILY INSURANCE COMPANY	1.31%	\$7,948,421	\$7,558,067	\$3,354,604	\$3,586,115	47.45%
11	HARTFORD UNDERWRITERS INSURANCE CO	1.27%	\$7,711,342	\$7,520,125	\$4,353,158	\$4,376,468	58.20%
12	CAMERON MUTUAL INSURANCE COMPANY	1.22%	\$7,433,756	\$7,433,425	\$5,817,714	\$4,865,673	65.46%
13	LIBERTY MUTUAL FIRE INSURANCE CO	1.04%	\$6,346,423	\$6,240,900	\$4,941,131	\$4,550,460	72.91%
14	STANDARD FIRE INSURANCE COMPANY	1.03%	\$6,244,335	\$5,588,781	\$3,124,696	\$4,017,252	71.88%
15	CONTINENTAL INSURANCE COMPANY THE	0.88%	\$5,378,235	\$5,512,863	\$4,021,398	\$4,213,168	76.42%
16	ECONOMY PREFERRED INSURANCE COMPANY	0.78%	\$4,744,434	\$4,893,483	\$3,236,791	\$2,635,654	53.86%
17	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.67%	\$4,104,693	\$3,802,133	\$2,603,555	\$2,276,976	59.89%
18	AUTO OWNERS INSURANCE CO MUTUAL	0.66%	\$4,003,107	\$3,813,457	\$2,099,212	\$2,215,109	58.09%
19	CINCINNATI INS CO THE	0.65%	\$3,933,461	\$3,621,565	\$3,235,352	\$3,250,420	89.75%
20	ALLIED PROPERTY & CASUALTY INS CO	0.64%	\$3,864,491	\$3,712,509	\$1,810,227	\$1,626,346	43.81%
21	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.59%	\$3,603,047	\$3,725,289	\$2,796,286	\$1,798,030	48.27%
22	COLUMBIA MUTUAL INSURANCE CO	0.56%	\$3,396,861	\$3,315,456	\$2,932,671	\$3,034,998	91.54%
23	FARMERS INSURANCE EXCHANGE	0.54%	\$3,310,497	\$3,451,023	\$2,859,166	\$3,162,426	91.64%
24	SECURA INSURANCE A MUTUAL COMPANY	0.53%	\$3,205,002	\$3,341,706	\$2,377,481	\$2,191,548	65.58%
25	VIGILANT INSURANCE COMPANY	0.53%	\$3,197,841	\$3,303,346	\$1,830,933	\$1,841,693	55.75%
26	NATIONWIDE MUTUAL INSURANCE COMPANY	0.51%	\$3,087,810	\$2,866,554	\$1,652,877	\$1,305,247	45.53%
27	FIREMANS FUND INSURANCE COMPANY	0.48%	\$2,933,281	\$2,889,624	\$2,464,155	\$2,435,407	84.28%
28	PACIFIC INDEMNITY COMPANY	0.47%	\$2,876,955	\$2,921,447	\$2,988,006	\$4,067,025	139.21%
29	USAA CASUALTY INSURANCE COMPANY	0.46%	\$2,785,425	\$2,570,340	\$1,767,635	\$1,918,031	74.62%
30	STATE AUTO PROPERTY & CASUALTY INS CO	0.46%	\$2,774,838	\$2,804,357	\$1,656,982	\$1,662,038	59.27%
31	AMERICAN AUTOMOBILE INSURANCE CO	0.44%	\$2,702,190	\$2,363,584	\$1,361,974	\$1,512,768	64.00%
32	AMERICAN FAMILY HOME INSURANCE CO	0.44%	\$2,695,250	\$2,507,748	\$1,676,439	\$1,757,230	70.07%
33	GREAT NORTHERN INSURANCE COMPANY	0.44%	\$2,689,147	\$2,301,356	\$2,067,390	\$1,828,910	79.47%
34	PROGRESSIVE CASUALTY INSURANCE CO	0.43%	\$2,629,034	\$2,490,435	\$1,100,217	\$1,127,451	45.27%
35	COLUMBIA NATIONAL INSURANCE COMPANY	0.40%	\$2,453,875	\$2,185,820	\$1,223,999	\$1,383,722	63.30%
36	LITITZ MUTUAL INSURANCE COMPANY	0.36%	\$2,214,607	\$2,108,997	\$1,521,516	\$1,459,186	69.19%
37	FARMERS AND MERCHANTS INSURANCE CO	0.36%	\$2,189,041	\$2,343,952	\$1,468,861	\$1,081,086	46.12%
38	METROPOLITAN PROPERTY & CASUALTY INS CO	0.36%	\$2,174,315	\$2,276,709	\$1,439,725	\$1,743,258	76.57%
39	ST PAUL GUARDIAN INSURANCE COMPANY	0.31%	\$1,888,089	\$2,029,308	\$1,033,815	\$935,074	46.08%
40	ATLANTIC MUTUAL INSURANCE COMPANY	0.31%	\$1,867,418	\$1,792,974	\$1,384,032	\$1,635,763	91.23%
41	GENERAL CASUALTY CO OF WISCONSIN	0.30%	\$1,844,112	\$1,668,553	\$826,886	\$1,103,418	66.13%
42	STATE FARM GENERAL INSURANCE CO	0.28%	\$1,728,706	\$1,872,819	\$1,509,444	\$676,502	36.12%
43	DEPOSITORS INSURANCE COMPANY	0.28%	\$1,710,646	\$1,576,499	\$1,615,367	\$1,465,071	92.93%
44	GUIDEONE MUTUAL INSURANCE COMPANY	0.28%	\$1,699,364	\$1,677,986	\$814,467	\$899,061	53.58%
45	AUTOMOBILE INS CO OF HARTFORD CT	0.27%	\$1,633,328	\$1,353,858	\$913,026	\$904,419	66.80%
46	GENERAL ACCIDENT INSURANCE COMPANY	0.26%	\$1,610,451	\$1,516,358	\$826,244	\$919,462	60.64%
47	MILLERS MUTUAL INSURANCE ASSOCIATION	0.26%	\$1,581,092	\$1,615,783	\$1,148,107	\$858,132	53.11%
48	NORTHERN ASSURANCE CO OF AMERICA	0.25%	\$1,513,322	\$1,579,381	\$976,432	\$641,961	40.65%
49	COUNTRY MUTUAL INSURANCE COMPANY	0.25%	\$1,492,952	\$1,409,293	\$459,857	\$669,166	47.48%
50	AMERICAN EMPLOYERS INSURANCE CO	0.23%	\$1,425,218	\$1,462,786	\$1,147,822	\$1,021,471	69.83%
51	MILLERS CLASSIFIED INSURANCE COMPANY	0.23%	\$1,393,650	\$1,410,113	\$806,161	\$800,465	56.77%
52	EMPLOYERS FIRE INSURANCE COMPANY	0.22%	\$1,357,310	\$1,371,808	\$1,058,833	\$790,659	57.64%
53	ECONOMY FIRE & CASUALTY COMPANY	0.22%	\$1,323,390	\$1,423,117	\$809,208	\$675,801	47.49%
54	OMAHA PROPERTY AND CASUALTY INS CO	0.21%	\$1,274,422	\$1,178,282	\$548,821	\$631,311	53.58%
55	WEST AMERICAN INSURANCE COMPANY	0.19%	\$1,185,260	\$1,219,487	\$735,974	\$810,954	66.50%
56	HARTFORD CASUALTY INS CO	0.19%	\$1,175,120	\$856,639	\$398,507	\$429,025	50.08%
57	ASSOCIATED INDEMNITY CORPORATION	0.19%	\$1,168,769	\$1,201,828	\$584,718	\$662,395	55.12%
58	SENTRY INSURANCE A MUTUAL COMPANY	0.19%	\$1,148,922	\$1,139,614	\$843,373	\$530,447	46.55%
59	FEDERAL INSURANCE COMPANY	0.17%	\$1,048,973	\$1,045,473	\$596,064	\$546,559	52.28%
60	AMERICAN INSURANCE COMPANY THE	0.17%	\$1,020,312	\$930,260	\$1,314,087	\$1,459,672	156.91%
61	HAWKEYE SECURITY INSURANCE COMPANY	0.17%	\$1,010,792	\$948,595	\$594,441	\$494,470	52.13%
62	AMERICAN MOTORISTS INSURANCE CO	0.16%	\$968,745	\$1,146,307	\$1,344,158	\$1,319,998	115.15%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	UNION INSURANCE CO OF PROVIDENCE	0.15%	\$912,906	\$839,268	\$443,706	\$474,424	56.53%
64	CGU INSURANCE COMPANY	0.14%	\$823,344	\$766,205	\$638,577	\$801,933	104.66%
65	ALLSTATE INDEMNITY COMPANY	0.13%	\$805,622	\$705,581	\$530,304	\$572,986	81.21%
66	ALLIANCE INSURANCE COMPANY INC	0.13%	\$767,877	\$778,494	\$311,058	\$442,310	56.82%
67	MENDOTA INSURANCE COMPANY	0.12%	\$735,744	\$691,886	\$344,866	\$372,186	53.79%
68	METROPOLITAN GROUP PROP & CAS INS CO	0.12%	\$699,651	\$622,814	\$254,655	\$573,605	92.10%
69	UNITED FIRE AND CASUALTY COMPANY	0.11%	\$662,809	\$649,144	\$405,629	\$446,677	68.81%
70	AMERICAN STATES PREFERRED INS CO	0.11%	\$655,156	\$4,564,205	\$3,632,302	\$2,947,101	64.57%
71	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	\$633,519	\$613,747	\$269,516	\$479,343	78.10%
72	FEDERATED MUTUAL INSURANCE COMPANY	0.09%	\$560,927	\$566,276	\$243,800	\$213,609	37.72%
73	ARMED FORCES INSURANCE EXCHANGE	0.09%	\$558,597	\$564,582	\$161,920	\$173,694	30.77%
74	TRAVELERS INDEMNITY CO OF AMERICA	0.09%	\$544,061	\$445,172	\$520,806	\$610,446	137.13%
75	SECURITY NATIONAL INSURANCE COMPANY	0.09%	\$532,508	\$518,135	\$238,724	\$261,730	50.51%
76	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.08%	\$509,275	\$502,044	\$191,076	\$139,365	27.76%
77	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$454,747	\$481,288	\$220,134	\$196,933	40.92%
78	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$445,912	\$471,258	\$189,260	\$160,284	34.01%
79	EMCASCO INSURANCE COMPANY	0.07%	\$440,250	\$407,481	\$704,434	\$340,816	83.64%
80	VALIANT INS CO	0.07%	\$431,724	\$569,973	\$410,216	\$354,495	62.20%
81	FIDELITY AND GUARANTY INSURANCE COMPANY	0.07%	\$422,211	\$464,042	\$342,267	\$234,388	50.51%
82	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.06%	\$337,578	\$178,083	\$105,467	\$138,770	77.92%
83	MINNESOTA FIRE AND CASUALTY COMPANY	0.05%	\$330,838	\$384,941	\$111,355	\$74,011	19.23%
84	TWIN CITY FIRE INS CO	0.05%	\$327,952	\$262,177	\$111,848	\$97,103	37.04%
85	AMICA MUTUAL INSURANCE COMPANY	0.05%	\$326,410	\$305,811	\$66,441	\$57,258	18.72%
86	AMERICAN INTERNATIONAL INS CO	0.05%	\$320,665	\$316,733	\$117,566	\$174,248	55.01%
87	HORACE MANN INSURANCE COMPANY	0.05%	\$301,601	\$307,008	\$319,968	\$369,585	120.38%
88	OHIO CASUALTY INSURANCE COMPANY	0.05%	\$301,318	\$326,264	\$278,549	\$247,105	75.74%
89	AMERICAN MODERN HOME INSURANCE CO	0.05%	\$300,523	\$309,570	\$245,745	\$154,787	50.00%
90	TEACHERS INSURANCE COMPANY	0.05%	\$292,764	\$259,637	\$440,972	\$422,611	162.77%
91	PHARMACISTS MUTUAL INSURANCE COMPANY	0.05%	\$283,884	\$276,207	\$217,940	\$215,158	77.90%
92	TRUSTGARD INSURANCE COMPANY	0.05%	\$280,255	\$293,641	\$399,630	\$158,840	54.09%
93	UNITED STATES FIDELITY & GUARANTY CO	0.04%	\$273,658	\$316,321	\$41,563	\$49,459	15.64%
94	NATIONAL GENERAL INS CO	0.04%	\$266,940	\$275,925	\$74,265	\$117,232	42.49%
95	CONTINENTAL WESTERN INSURANCE CO	0.04%	\$258,515	\$261,985	\$126,826	\$104,537	39.90%
96	AMERICAN STATES INSURANCE COMPANY	0.04%	\$240,085	\$847,465	\$712,881	\$654,763	77.26%
97	COMMERCIAL UNION INSURANCE COMPANY	0.03%	\$210,645	\$234,755	\$61,273	\$33,440	14.24%
98	ASSURANCE COMPANY OF AMERICA	0.03%	\$185,150	\$289,201	\$400,279	\$291,424	100.77%
99	AMERICAN ECONOMY INSURANCE COMPANY	0.03%	\$171,992	\$1,365,827	\$818,278	\$491,633	36.00%
100	HARTFORD FIRE INSURANCE COMPANY	0.03%	\$171,878	\$187,737	\$49,781	\$38,305	20.40%
101	CHARTER OAK FIRE INSURANCE CO THE	0.03%	\$169,283	\$189,219	\$94,708	\$16,785	8.87%
102	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$168,511	\$166,032	\$49,516	\$57,100	34.39%
103	AMERICAN BANKERS INS CO OF FLORIDA	0.03%	\$160,448	\$121,275	\$8,671	\$5,944	4.90%
104	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$158,310	\$161,068	\$108,842	\$111,842	69.44%
105	AMEX ASSURANCE COMPANY	0.02%	\$151,277	\$142,385	\$176,374	\$308,311	216.53%
106	FOREMOST INSURANCE CO	0.02%	\$142,481	\$62,975	\$20,026	\$20,026	31.80%
107	NORTHLAND INSURANCE COMPANY	0.02%	\$135,305	\$151,280	\$105,937	\$103,353	68.32%
108	COLONIAL PENN INSURANCE COMPANY	0.02%	\$131,188	\$46,953	\$86,990	\$49,362	105.13%
109	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$126,611	\$120,351	\$59,524	\$374,305	311.01%
110	CALIFORNIA CASUALTY INSURANCE CO	0.02%	\$126,179	\$115,733	\$33,043	\$31,627	27.33%
111	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02%	\$119,921	\$115,528	\$29,367	-\$57,819	-50.05%
112	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$113,774	\$65,278	\$42,849	\$38,230	58.56%
113	NATIONAL CASUALTY COMPANY	0.02%	\$105,027	\$46,135	\$2,137	\$4,464	9.68%
114	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$102,882	\$99,518	\$32,252	\$26,333	26.46%
115	ELECTRIC INSURANCE COMPANY	0.02%	\$101,208	\$86,495	\$42,255	\$39,455	45.62%
116	AEGIS SECURITY INSURANCE COMPANY	0.02%	\$98,962	\$99,448	\$21,172	\$23,672	23.80%
117	MARKEL AMERICAN INSURANCE COMPANY	0.02%	\$94,787	\$141,372	\$43,465	\$45,580	32.24%
118	CENTENNIAL INSURANCE COMPANY	0.02%	\$93,304	\$103,314	\$85,600	\$137,476	133.07%
119	BANKERS STANDARD INSURANCE COMPANY	0.02%	\$92,533	\$89,227	\$58,915	\$59,844	67.07%
120	FIDELITY AND CASUALTY CO OF NY	0.01%	\$82,858	\$112,652	\$239,676	\$165,858	147.23%
121	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.01%	\$64,853	\$59,413	\$37,503	\$40,153	67.58%
122	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$61,528	\$49,803	\$7,250	\$8,549	17.17%
123	EXACT PROPERTY & CASUALTY	0.01%	\$53,653	\$25,018	\$10,059	\$12,588	50.32%
124	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$53,652	\$48,844	\$18,414	\$25,037	51.26%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	OWNERS INSURANCE COMPANY	0.01%	\$52,886	\$25,045	\$500,450	\$553,154	2208.64%
126	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$50,380	\$34,626	\$14,798	\$14,875	42.96%
127	MARYLAND CASUALTY COMPANY	0.01%	\$39,710	\$59,823	\$183,651	\$249,962	417.84%
128	INTERSTATE INDEMNITY COMPANY	0.01%	\$38,342	\$38,485	\$8,929	\$39,756	103.30%
129	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$36,388	\$33,477	\$26,725	\$1,646	4.92%
130	CIVIC PROPERTY & CASUALTY CO	0.01%	\$36,138	\$18,981	\$276	\$2,177	11.47%
131	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$25,995	\$19,342	\$0	\$7,500	38.78%
132	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	\$22,835	\$15,714	\$2,210	-\$866	-5.51%
133	TRI STATE INSURANCE COMPANY	0.00%	\$21,304	\$22,194	\$13,168	-\$8,413	-37.91%
134	SHELTER GENERAL INS CO	0.00%	\$20,537	\$21,376	\$1,838	\$3,282	15.35%
135	MERIDIAN MUTUAL INSURANCE COMPANY	0.00%	\$15,943	\$2,279	\$0	\$0	0.00%
136	AMERICAN STATES INSURANCE CO TX	0.00%	\$14,746	\$292,341	\$256,650	\$252,320	86.31%
137	MERASTAR INSURANCE COMPANY	0.00%	\$10,591	\$10,390	\$8,665	\$8,659	83.34%
138	AMCO INSURANCE COMPANY	0.00%	\$10,372	\$11,023	\$4,399	\$4,399	39.91%
139	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.00%	\$9,330	\$15,292	\$1,812	-\$916	-5.99%
140	BALBOA INSURANCE COMPANY	0.00%	\$8,764	\$18,847	\$698	-\$1,874	-9.94%
141	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$8,030	\$8,004	\$2,360	\$2,360	29.49%
142	DIAMOND STATE INSURANCE COMPANY	0.00%	\$7,330	\$8,939	\$2,919	\$3,919	43.84%
143	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$7,102	\$6,364	\$0	-\$1,441	-22.64%
144	REGENT INSURANCE COMPANY	0.00%	\$6,861	\$77,880	\$94,131	\$91,829	118.04%
145	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$6,234	\$5,334	\$1,212	\$1,212	22.72%
146	CHURCH INSURANCE CO THE	0.00%	\$5,387	\$5,198	\$0	-\$5,000	-96.19%
147	AFFILIATED FM INSURANCE COMPANY	0.00%	\$5,380	\$6,366	\$412	\$3,003	47.17%
148	MASSACHUSETTS BAY INS CO	0.00%	\$5,315	\$141,153	\$78,366	\$46,693	33.08%
149	AMERICAN PROTECTION INSURANCE CO	0.00%	\$3,882	\$3,465	\$0	\$0	0.00%
150	VESTA FIRE INSURANCE CORP	0.00%	\$3,542	\$3,727	\$0	\$3,825	102.63%
151	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$3,043	\$3,624	\$547	\$548	15.12%
152	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$2,830	\$3,103	\$0	\$3	0.10%
153	AMERICAN INDEMNITY COMPANY	0.00%	\$2,432	\$4,480	\$2,175	\$2,175	48.55%
154	SPECIALTY NATIONAL INSURANCE COMPANY	0.00%	\$1,868	\$1,972	\$0	-\$1,017	-51.57%
155	HOMESITE INDEMNITY COMPANY	0.00%	\$1,526	\$96	\$0	\$60	62.50%
156	HANOVER INSURANCE COMPANY THE	0.00%	\$1,430	\$82,852	\$88,550	\$73,431	88.63%
157	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$1,180	\$1,164	\$250	\$466	40.03%
158	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$1,138	\$1,389	\$0	\$0	0.00%
159	UNITED SECURITY INSURANCE COMPANY	0.00%	\$1,053	\$1,625	\$0	-\$27	-1.66%
160	TIG INSURANCE COMPANY	0.00%	\$927	\$913	\$0	-\$37	-4.05%
161	LYNDON PROPERTY INSURANCE COMPANY	0.00%	\$767	\$576	\$0	\$17	2.95%
162	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$754	\$491	\$0	\$52	10.59%
163	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$520	\$487	\$0	\$0	0.00%
164	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$514	\$458	\$0	-\$56	-12.23%
165	JEFFERSON INSURANCE CO OF NEW YORK	0.00%	\$200	\$525	\$0	-\$33	-6.29%
166	REDLAND INSURANCE COMPANY	0.00%	\$142	\$142	\$0	\$19	13.38%
167	COUNTRY CASUALTY INS CO	0.00%	\$84	\$35	\$0	\$2	5.71%
168	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$83	\$96	\$0	\$3	3.13%
169	CHUBB INDEMNITY INSURANCE COMPANY	0.00%	\$60	\$38	\$0	\$4	10.53%
170	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$1	\$1	\$4,250	\$4,250	425000.00%
171	CUMIS INSURANCE SOCIETY INC	0.00%	\$0	\$665	\$0	\$0	0.00%
172	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$0	\$0	-\$2	N/A
173	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$2,309	N/A
174	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	-\$76	\$0	\$13	-17.11%
175	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$5,000	\$42,597	N/A
176	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,694	N/A
177	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$0	\$0	-\$17	N/A
178	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$20,500	\$5,495	N/A
179	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$7,500	-\$87,384	N/A
180	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$2,200	-\$29,963	N/A
181	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$1,002	N/A
182	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	-\$187	-\$3,372	N/A
183	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$57,500	\$21,172	N/A
184	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$201,735	-\$55,265	N/A
185	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$83	N/A

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$2,817	N/A
187	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3,429	N/A
188	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$932	N/A
189	JOHN DEERE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
190	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$75,000	-\$5,090	N/A
191	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$184	N/A
192	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$762	N/A
193	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,849	\$4,849	N/A
194	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,809	-\$1,809	N/A
195	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$4,313	N/A
196	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	-\$32,685	\$76,422	N/A
197	WINTERHUR INTERNATIONAL AMERICA INS CO	0.00%	\$0	\$0	\$11,300	\$51,619	N/A
198	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	\$9	N/A
199	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$0	N/A
200	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$22,500	\$22,500	N/A
201	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$514	N/A
202	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$4	N/A
203	WORLDWIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,600	N/A
204	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
205	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$4	\$0	-\$36	-900.00%
206	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,421	N/A
207	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	\$171	N/A
208	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	\$106	N/A
209	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$2,887	\$288	N/A
210	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,709	N/A
211	KANSAS CITY FIRE & MARINE INS CO	0.00%	-\$23	\$2,669	\$6,027	-\$142,124	-5324.99%
212	MGA INSURANCE COMPANY INC.	0.00%	-\$514	-\$107	\$0	\$0	0.00%
213	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$601	\$6,129	\$87,302	-\$218,189	-3559.94%
214	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	-\$1,459	\$19,151	\$34,641	-\$18,055	-94.28%
215	TRAVELERS INDEMNITY COMPANY	0.00%	-\$2,270	\$18,211	\$28,361	-\$19,824	-108.86%
216	GE REINSURANCE CORPORATION	0.00%	-\$3,360	-\$520	\$4,634	\$8,469	-1628.65%
217	PHOENIX INSURANCE COMPANY THE	0.00%	-\$3,615	\$81,510	\$531,725	\$245,530	301.23%
218	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$11,545	\$288,922	\$229,995	\$174,114	60.26%
TOTAL		100.00%	\$608,380,856	\$593,240,417	\$367,269,325	\$353,961,570	59.67%

**TOTAL
PRIVATE PASSENGER
AUTO INSURANCE**

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	21.40%	\$483,358,535	\$477,402,135	\$336,349,327	\$336,733,820	70.53%
2	AMERICAN FAMILY MUTUAL INS CO	14.08%	\$317,921,128	\$315,987,853	\$194,911,659	\$204,478,263	64.71%
3	SHELTER MUTUAL INSURANCE CO	6.54%	\$147,601,010	\$147,296,516	\$87,126,545	\$90,241,481	61.27%
4	FARMERS INSURANCE COMPANY INC	6.32%	\$142,632,561	\$143,228,271	\$96,628,888	\$97,145,446	67.83%
5	ALLSTATE INSURANCE COMPANY	4.15%	\$93,680,497	\$92,136,581	\$55,989,903	\$56,543,960	61.37%
6	AMERICAN STANDARD INS CO OF WISCONSIN	3.73%	\$84,198,288	\$75,750,789	\$48,771,618	\$50,814,611	67.08%
7	SAFECO INSURANCE CO OF AMERICA	3.10%	\$70,085,563	\$61,135,272	\$35,258,504	\$44,116,827	72.16%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.87%	\$64,837,282	\$64,792,291	\$41,999,589	\$41,153,320	63.52%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.19%	\$49,462,810	\$49,244,663	\$33,894,511	\$34,641,573	70.35%
10	MID CENTURY INSURANCE COMPANY	1.88%	\$42,463,745	\$42,522,357	\$30,545,961	\$30,249,998	71.14%
11	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.58%	\$35,636,928	\$33,962,357	\$19,300,597	\$21,923,391	64.55%
12	STATE FARM FIRE AND CASUALTY CO	1.28%	\$28,950,851	\$29,067,211	\$18,231,629	\$18,613,854	64.04%
13	ALLSTATE INDEMNITY COMPANY	1.25%	\$28,204,981	\$29,451,112	\$19,092,790	\$15,756,383	53.50%
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.07%	\$24,257,121	\$24,029,251	\$16,880,182	\$16,192,129	67.39%
15	HARTFORD UNDERWRITERS INSURANCE CO	1.05%	\$23,678,961	\$23,027,175	\$15,278,949	\$15,618,551	67.83%
16	CAMERON MUTUAL INSURANCE COMPANY	1.04%	\$23,531,221	\$23,981,106	\$15,462,894	\$15,861,983	66.14%
17	PROGRESSIVE NORTHWESTERN INS CO	0.86%	\$19,490,757	\$18,733,398	\$12,338,066	\$11,681,330	62.36%
18	GEICO GENERAL INS CO	0.82%	\$18,451,247	\$16,612,052	\$11,225,948	\$13,417,656	80.77%
19	SHELTER GENERAL INS CO	0.81%	\$18,317,195	\$18,345,708	\$11,571,455	\$12,328,043	67.20%
20	LIBERTY MUTUAL FIRE INSURANCE CO	0.79%	\$17,954,985	\$17,800,778	\$11,285,311	\$11,339,803	63.70%
21	PROGRESSIVE SPECIALTY INS CO	0.75%	\$16,919,660	\$13,791,480	\$6,852,347	\$8,806,165	63.85%
22	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.67%	\$15,223,905	\$14,753,084	\$9,995,327	\$10,969,400	74.35%
23	CORNERSTONE NATIONAL INSURANCE COMPANY	0.61%	\$13,878,382	\$13,377,770	\$7,404,398	\$8,597,451	64.27%
24	USAA CASUALTY INSURANCE COMPANY	0.61%	\$13,839,487	\$13,678,533	\$8,197,447	\$7,957,038	58.17%
25	NATIONAL INSURANCE ASSOCIATION	0.57%	\$12,810,304	\$13,039,862	\$8,424,286	\$10,142,147	77.78%
26	DAIRYLAND INSURANCE COMPANY	0.55%	\$12,441,938	\$12,169,159	\$6,594,787	\$7,684,934	63.15%
27	COLUMBIA MUTUAL INSURANCE CO	0.55%	\$12,322,345	\$12,231,249	\$7,902,750	\$6,975,902	57.03%
28	GOVERNMENT EMPLOYEES INSURANCE CO	0.55%	\$12,318,051	\$11,886,244	\$8,958,828	\$8,422,757	70.86%
29	CONTINENTAL INSURANCE COMPANY THE	0.54%	\$12,173,719	\$12,162,770	\$7,072,867	\$4,958,985	40.77%
30	FARMERS AND MERCHANTS INSURANCE CO	0.53%	\$11,994,674	\$12,708,991	\$7,666,406	\$2,909,976	22.90%
31	FIRST NATIONAL INS CO OF AMERICA	0.52%	\$11,664,715	\$10,916,984	\$6,993,878	\$7,487,552	68.59%
32	FIREMANS FUND INS CO OF MISSOURI	0.46%	\$10,434,449	\$10,045,810	\$5,552,039	\$6,083,391	60.56%
33	ALLIED PROPERTY & CASUALTY INS CO	0.44%	\$9,903,858	\$9,773,583	\$6,967,728	\$5,733,672	58.66%
34	PROGRESSIVE CASUALTY INSURANCE CO	0.43%	\$9,789,018	\$9,392,613	\$4,973,088	\$5,717,419	60.87%
35	GATEWAY INSURANCE COMPANY	0.43%	\$9,605,560	\$9,276,271	\$5,046,721	\$4,905,959	52.89%
36	NOBEL INSURANCE COMPANY	0.36%	\$8,111,115	\$7,254,691	\$2,835,044	\$7,803,113	107.56%
37	AMERICAN STATES PREFERRED INS CO	0.35%	\$7,923,874	\$14,244,933	\$12,074,820	\$9,872,628	69.31%
38	GEICO CASUALTY COMPANY	0.35%	\$7,863,369	\$7,086,636	\$3,568,749	\$4,680,550	66.05%
39	DEERBROOK INSURANCE COMPANY	0.35%	\$7,816,022	\$8,622,429	\$6,631,738	\$7,290,616	84.55%
40	OMNI INSURANCE COMPANY	0.34%	\$7,643,249	\$7,791,237	\$3,847,180	\$3,916,629	50.27%
41	TRADERS INSURANCE COMPANY	0.33%	\$7,414,820	\$7,442,960	\$3,692,813	\$4,351,962	58.47%
42	AMCO INSURANCE COMPANY	0.33%	\$7,351,329	\$7,167,865	\$3,811,040	\$2,941,037	41.03%
43	ILLINOIS NATIONAL INSURANCE COMPANY	0.30%	\$6,881,439	\$7,177,343	\$4,244,128	\$4,992,907	69.56%
44	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.30%	\$6,814,583	\$4,222,822	\$2,108,506	\$3,260,224	77.20%
45	GENERAL ACCIDENT INSURANCE COMPANY	0.29%	\$6,596,859	\$6,613,202	\$4,224,281	\$4,676,980	70.72%
46	HALCYON INSURANCE CO	0.29%	\$6,465,055	\$1,301,786	\$449,839	\$837,449	64.33%
47	EMPLOYERS FIRE INSURANCE COMPANY	0.29%	\$6,455,428	\$6,382,327	\$4,266,413	\$4,157,371	65.14%
48	GEICO INDEMNITY COMPANY	0.28%	\$6,386,580	\$5,613,918	\$3,016,618	\$3,646,695	64.96%
49	WINDSOR INSURANCE COMPANY	0.28%	\$6,275,939	\$6,548,096	\$4,613,280	\$4,270,979	65.22%
50	AUTO CLUB FAMILY INSURANCE COMPANY	0.27%	\$6,122,610	\$6,731,283	\$3,705,222	\$3,326,515	49.42%
51	AMERICAN FAMILY HOME INSURANCE CO	0.24%	\$5,398,110	\$4,951,513	\$1,549,579	\$1,500,603	30.31%
52	CINCINNATI INS CO THE	0.24%	\$5,375,553	\$5,168,638	\$3,182,671	\$3,204,791	62.00%
53	GENERAL CASUALTY CO OF ILLINOIS	0.24%	\$5,340,534	\$4,782,440	\$3,062,300	\$2,865,528	59.92%
54	TRAVCO INSURANCE COMPANY	0.23%	\$5,268,534	\$5,253,539	\$2,714,988	\$3,916,695	74.55%
55	AUTO OWNERS INSURANCE CO MUTUAL	0.23%	\$5,176,530	\$5,096,933	\$3,353,633	\$3,203,739	62.86%
56	PHOENIX INSURANCE COMPANY THE	0.23%	\$5,121,813	\$5,174,689	\$3,028,178	\$3,623,240	70.02%
57	GRINNELL MUTUAL REINSURANCE COMPANY	0.21%	\$4,796,895	\$4,885,901	\$3,675,723	\$3,021,355	61.84%
58	STATE AUTO PROPERTY & CASUALTY INS CO	0.21%	\$4,662,321	\$4,715,996	\$2,493,898	\$2,387,941	50.63%
59	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.20%	\$4,588,479	\$4,530,056	\$2,825,727	\$3,080,856	68.01%
60	DEPOSITORS INSURANCE COMPANY	0.19%	\$4,219,103	\$3,867,983	\$2,034,594	\$2,258,964	58.40%
61	METROPOLITAN GROUP PROP & CAS INS CO	0.18%	\$4,106,040	\$3,923,715	\$2,550,751	\$2,774,436	70.71%
62	ST PAUL GUARDIAN INSURANCE COMPANY	0.17%	\$3,850,919	\$4,233,463	\$1,485,920	\$1,394,634	32.94%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	METROPOLITAN PROPERTY & CASUALTY INS CO	0.17%	\$3,778,967	\$3,907,931	\$2,311,785	\$1,875,254	47.99%
64	MILLERS MUTUAL INSURANCE ASSOCIATION	0.17%	\$3,749,501	\$3,948,665	\$3,080,259	\$1,920,865	48.65%
65	HARTFORD FIRE INSURANCE COMPANY	0.17%	\$3,738,836	\$2,814,761	\$1,487,436	\$1,649,098	58.59%
66	COUNTRY MUTUAL INSURANCE COMPANY	0.16%	\$3,719,598	\$3,774,110	\$2,649,600	\$2,228,284	59.04%
67	SECURA INSURANCE A MUTUAL COMPANY	0.16%	\$3,607,908	\$3,640,888	\$1,907,559	\$1,780,812	48.91%
68	NATIONWIDE MUTUAL INSURANCE COMPANY	0.16%	\$3,589,395	\$3,564,595	\$2,337,199	\$2,181,347	61.19%
69	NATIONAL GENERAL INS CO	0.16%	\$3,580,245	\$3,605,016	\$2,594,619	\$1,786,336	49.55%
70	NATIONAL GENERAL ASSURANCE COMPANY	0.16%	\$3,539,471	\$3,132,493	\$1,771,088	\$2,069,249	66.06%
71	SENTRY INSURANCE A MUTUAL COMPANY	0.15%	\$3,463,331	\$3,402,430	\$2,552,642	\$1,698,900	49.93%
72	VIKING INSURANCE COMPANY OF WI	0.15%	\$3,404,608	\$3,407,399	\$1,891,763	\$2,246,462	65.93%
73	AIU INSURANCE COMPANY	0.15%	\$3,277,138	\$2,857,829	\$1,431,785	\$2,183,750	76.41%
74	SAGAMORE INSURANCE COMPANY	0.14%	\$3,247,446	\$4,005,896	\$2,397,945	\$2,339,658	58.41%
75	GUIDEONE MUTUAL INSURANCE COMPANY	0.14%	\$3,235,865	\$3,247,317	\$2,401,330	\$2,256,430	69.49%
76	IGF INSURANCE COMPANY	0.14%	\$3,232,744	\$4,239,148	\$4,733,612	\$4,680,780	110.42%
77	GUIDEONE ELITE INSURANCE COMPANY	0.14%	\$3,146,470	\$3,152,997	\$1,846,830	\$1,461,758	46.36%
78	AMERICAN ECONOMY INSURANCE COMPANY	0.14%	\$3,110,615	\$5,402,509	\$5,699,058	\$4,339,834	80.33%
79	TICO INSURANCE COMPANY	0.14%	\$3,064,481	\$1,325,317	\$576,947	\$1,075,078	81.12%
80	MILLERS CLASSIFIED INSURANCE COMPANY	0.13%	\$3,024,069	\$3,093,870	\$1,978,007	\$1,302,059	42.09%
81	AMERICAN INTERNATIONAL SOUTH INS CO	0.13%	\$2,953,996	\$2,629,394	\$1,443,138	\$2,041,199	77.63%
82	OMAHA PROPERTY AND CASUALTY INS CO	0.13%	\$2,908,346	\$2,838,004	\$1,772,914	\$1,824,467	64.29%
83	ECONOMY PREFERRED INSURANCE COMPANY	0.13%	\$2,852,907	\$3,002,098	\$1,804,046	\$1,910,827	63.65%
84	INTEGON NATIONAL INSURANCE COMPANY	0.12%	\$2,749,318	\$2,351,932	\$1,347,496	\$1,178,796	50.12%
85	WEST AMERICAN INSURANCE COMPANY	0.12%	\$2,704,915	\$2,785,948	\$1,658,303	\$1,666,622	59.82%
86	VALLEY NATIONAL INSURANCE COMPANY	0.11%	\$2,453,316	\$1,842,844	\$843,661	\$1,328,958	72.11%
87	METROPOLITAN GENERAL INS CO	0.11%	\$2,417,515	\$2,539,695	\$1,573,998	\$1,482,815	58.39%
88	CHARTER OAK FIRE INSURANCE CO THE	0.11%	\$2,395,407	\$2,271,093	\$1,131,770	\$1,417,643	62.42%
89	AMERICAN INTERNATIONAL INS CO	0.10%	\$2,335,194	\$1,977,786	\$977,439	\$1,297,771	65.62%
90	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	\$2,257,597	\$2,266,800	\$1,597,336	\$1,842,106	81.26%
91	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.10%	\$2,255,402	\$1,229,352	\$739,090	\$626,658	50.97%
92	ATLANTIC MUTUAL INSURANCE COMPANY	0.10%	\$2,221,107	\$2,128,466	\$1,184,093	\$1,126,337	52.92%
93	AMERICAN MOTORISTS INSURANCE CO	0.09%	\$2,131,663	\$2,403,420	\$1,550,209	\$1,448,547	60.27%
94	CGU INSURANCE COMPANY	0.09%	\$2,006,837	\$2,281,835	\$1,730,837	\$1,573,660	68.96%
95	FIRST AMERICAN INSURANCE COMPANY	0.09%	\$1,922,154	\$3,444,060	\$2,821,591	\$1,945,112	56.48%
96	LIBERTY INSURANCE CORPORATION	0.08%	\$1,902,824	\$1,764,034	\$1,359,860	\$1,191,895	67.57%
97	TRAVELERS INDEMNITY COMPANY	0.08%	\$1,859,727	\$1,971,532	\$1,064,379	\$1,522,218	77.21%
98	LEADER INSURANCE COMPANY	0.08%	\$1,850,715	\$3,365,373	\$2,451,815	\$2,418,155	71.85%
99	COLONIAL PENN FRANKLIN INSURANCE CO	0.08%	\$1,827,226	\$1,548,283	\$930,958	\$1,272,953	82.22%
100	VIGILANT INSURANCE COMPANY	0.08%	\$1,695,184	\$1,690,952	\$836,190	\$1,053,050	62.28%
101	TIG PREMIER INSURANCE COMPANY	0.07%	\$1,685,227	\$2,273,233	\$2,214,193	\$1,765,772	77.68%
102	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$1,630,241	\$1,561,047	\$1,034,090	\$1,409,966	90.32%
103	AMERICAN NATIONAL GENERAL INS CO	0.07%	\$1,596,344	\$1,640,005	\$941,061	\$1,072,922	65.42%
104	GENERAL INSURANCE CO OF AMERICA	0.07%	\$1,575,371	\$1,622,576	\$1,077,402	\$1,208,736	74.49%
105	TRUSTGARD INSURANCE COMPANY	0.07%	\$1,547,444	\$1,637,218	\$1,349,858	\$1,091,133	66.65%
106	AMERICAN PREMIER INSURANCE COMPANY	0.07%	\$1,509,230	\$2,391,007	\$2,430,232	\$1,645,944	68.84%
107	NAU COUNTRY INSURANCE COMPANY	0.07%	\$1,489,113	\$1,472,827	\$546,250	\$756,441	51.36%
108	TRUMBULL INSURANCE COMPANY	0.06%	\$1,433,000	\$525,794	\$116,296	\$202,326	38.48%
109	MENDOTA INSURANCE COMPANY	0.06%	\$1,416,179	\$1,385,513	\$899,977	\$948,897	68.49%
110	FOUNDERS INSURANCE COMPANY	0.06%	\$1,390,803	\$2,136,870	\$2,741,775	\$1,875,188	87.75%
111	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$1,385,103	\$1,375,350	\$732,456	\$400,397	29.11%
112	HAWKEYE SECURITY INSURANCE COMPANY	0.06%	\$1,374,255	\$1,390,635	\$1,007,423	\$959,912	69.03%
113	ATLANTA CASUALTY COMPANY	0.06%	\$1,322,313	\$1,743,450	\$1,537,603	\$1,175,577	67.43%
114	MIDLAND RISK INSURANCE COMPANY	0.06%	\$1,271,954	\$1,579,117	\$1,065,235	\$1,069,604	67.73%
115	ATLANTA SPECIALTY INSURANCE COMPANY	0.06%	\$1,265,377	\$1,912,751	\$1,922,869	\$1,276,412	66.75%
116	AMERICAN MODERN HOME INSURANCE CO	0.06%	\$1,255,667	\$1,416,798	\$249,524	\$203,418	14.36%
117	MIC GENERAL INSURANCE CORPORATION	0.05%	\$1,237,334	\$1,238,334	\$939,617	\$880,011	71.06%
118	TEACHERS INSURANCE COMPANY	0.05%	\$1,232,041	\$1,200,320	\$851,833	\$1,130,841	94.21%
119	AMEX ASSURANCE COMPANY	0.05%	\$1,172,751	\$1,145,903	\$859,683	\$510,656	44.56%
120	FEDERAL INSURANCE COMPANY	0.05%	\$1,168,250	\$1,217,165	\$706,508	\$980,016	80.52%
121	WORKMENS AUTO INSURANCE COMPANY	0.05%	\$1,146,716	\$1,110,720	\$655,341	\$787,136	70.87%
122	STATE NATIONAL INSURANCE COMPANY INC	0.05%	\$1,132,596	\$659,967	\$132,030	\$155,213	23.52%
123	UNITED SECURITY INSURANCE COMPANY	0.05%	\$1,064,502	\$1,148,504	\$783,689	\$716,604	62.39%
124	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05%	\$1,030,331	\$1,058,582	\$856,279	\$932,805	88.12%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	AMERICAN STATES INSURANCE COMPANY	0.04%	\$987,777	\$1,862,438	\$1,544,694	\$878,815	47.19%
126	EMCASCO INSURANCE COMPANY	0.04%	\$981,985	\$990,594	\$593,086	\$649,893	65.61%
127	FEDERATED MUTUAL INSURANCE COMPANY	0.04%	\$951,640	\$972,297	\$522,643	\$611,089	62.85%
128	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$943,166	\$949,276	\$845,447	\$610,206	64.28%
129	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$928,900	\$750,085	\$135,757	\$352,559	47.00%
130	PACIFIC INDEMNITY COMPANY	0.04%	\$896,560	\$882,321	\$329,382	\$957,205	108.49%
131	USAA GENERAL INDEMNITY COMPANY	0.04%	\$889,911	\$777,932	\$237,589	\$371,733	47.78%
132	COLONIAL PENN INSURANCE COMPANY	0.04%	\$883,791	\$839,210	\$532,189	\$527,002	62.80%
133	PAFCO GENERAL INSURANCE COMPANY	0.04%	\$879,786	\$1,146,192	\$1,328,885	\$1,321,562	115.30%
134	METROPOLITAN CASUALTY INS CO	0.04%	\$825,760	\$849,715	\$305,568	\$288,792	33.99%
135	ALPHA PROPERTY & CASUALTY INS CO	0.04%	\$824,589	\$98,223	\$21,142	\$147,559	150.23%
136	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$823,784	\$832,001	\$547,889	\$499,262	60.01%
137	VALIANT INS CO	0.04%	\$809,112	\$963,949	\$1,137,754	\$589,616	61.17%
138	COUNTRY PREFERRED INSURANCE COMPANY	0.03%	\$768,786	\$629,960	\$204,661	\$355,113	56.37%
139	INFINITY INSURANCE COMPANY	0.03%	\$732,771	\$827,585	\$579,539	\$450,643	54.45%
140	WESTERN AGRICULTURAL INSURANCE COMPANY	0.03%	\$732,278	\$291,286	\$68,326	\$143,291	49.19%
141	NATIONAL ALLIANCE INSURANCE CO	0.03%	\$709,108	\$710,844	\$697,734	\$701,126	98.63%
142	WARNER INSURANCE COMPANY	0.03%	\$708,981	\$422,366	\$533,581	\$488,894	115.75%
143	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$690,038	\$755,240	\$752,892	\$531,066	70.32%
144	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$682,449	\$497,058	\$348,156	\$478,593	96.29%
145	LYNDON PROPERTY INSURANCE COMPANY	0.03%	\$679,843	\$748,166	\$435,467	\$412,115	55.08%
146	TRAVELERS INDEMNITY CO OF AMERICA	0.03%	\$668,730	\$523,188	\$247,033	\$284,257	54.33%
147	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.03%	\$647,354	\$222,797	\$159,152	\$237,501	106.60%
148	FARM AND CITY INSURANCE COMPANY	0.03%	\$616,579	\$626,153	\$521,070	\$635,553	101.50%
149	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$593,468	\$602,870	\$317,029	\$373,380	61.93%
150	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$591,961	\$538,106	\$522,195	\$1,097,690	203.99%
151	UNIVERSAL UNDERWRITERS INS CO	0.03%	\$585,787	\$558,895	\$427,477	\$427,898	76.56%
152	VICTORIA FIRE & CASUALTY COMPANY	0.03%	\$574,218	\$374,822	\$128,744	\$246,284	65.71%
153	HAULERS INSURANCE COMPANY INC	0.03%	\$569,134	\$460,030	\$217,784	\$269,286	58.54%
154	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$564,493	\$513,722	\$281,447	\$403,887	78.62%
155	STATE AUTO NATIONAL INSURANCE COMPANY	0.02%	\$558,425	\$502,382	\$332,400	\$372,417	74.13%
156	CALIFORNIA CASUALTY INSURANCE CO	0.02%	\$555,412	\$1,424,446	\$1,287,353	\$1,304,539	91.58%
157	HORACE MANN INSURANCE COMPANY	0.02%	\$515,452	\$522,715	\$273,707	\$259,525	49.65%
158	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$515,131	\$465,775	\$291,843	\$291,801	62.65%
159	AMERICAN UNION INSURANCE COMPANY	0.02%	\$505,458	\$496,671	\$235,440	\$233,635	47.04%
160	GUIDEONE AMERICA INSURANCE COMPANY	0.02%	\$502,858	\$433,883	\$392,128	\$466,330	107.48%
161	OHIO CASUALTY INSURANCE COMPANY	0.02%	\$458,383	\$493,295	\$228,218	\$147,101	29.82%
162	ELECTRIC INSURANCE COMPANY	0.02%	\$435,588	\$351,003	\$241,372	\$260,679	74.27%
163	ECONOMY FIRE & CASUALTY COMPANY	0.02%	\$430,617	\$507,781	\$381,915	\$214,436	42.23%
164	WORLDWIDE INSURANCE COMPANY	0.02%	\$397,091	\$533,244	\$367,389	\$147,013	27.57%
165	AMERICAN SERVICE INSURANCE COMPANY	0.02%	\$372,281	\$32,882	\$1,315	\$77,353	235.24%
166	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.02%	\$359,214	\$416,638	\$166,211	\$187,494	45.00%
167	TRI STATE INSURANCE COMPANY	0.02%	\$351,384	\$449,158	\$270,356	-\$402,223	-89.55%
168	HARTFORD CASUALTY INS CO	0.02%	\$340,559	\$309,666	\$165,483	\$127,055	41.03%
169	FOREMOST INSURANCE CO	0.01%	\$325,045	\$328,338	\$99,485	-\$17,171	-5.23%
170	ASSURANCE COMPANY OF AMERICA	0.01%	\$311,341	\$397,760	\$668,601	\$228,515	57.45%
171	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$308,986	\$293,707	\$184,993	\$252,789	86.07%
172	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$263,387	\$268,531	\$93,118	\$59,356	22.10%
173	FARMERS ALLIANCE MUTUAL INS CO	0.01%	\$254,867	\$282,430	\$185,152	\$20,299	7.19%
174	ALLIANCE INSURANCE COMPANY INC	0.01%	\$223,466	\$217,544	\$243,491	\$163,833	75.31%
175	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$220,714	\$225,090	\$74,821	\$190,551	84.66%
176	AMERICAN RELIABLE INSURANCE COMPANY	0.01%	\$218,986	\$245,344	\$88,999	\$96,894	39.49%
177	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$217,312	\$281,017	\$546,519	\$377,359	134.28%
178	UNITED STATES FIDELITY & GUARANTY CO	0.01%	\$211,767	\$256,309	\$118,779	\$19,859	7.75%
179	NATIONWIDE ASSURANCE COMPANY	0.01%	\$202,890	\$220,253	\$313,490	\$119,432	54.22%
180	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$189,966	\$223,754	\$145,899	\$36,347	16.24%
181	MERASTAR INSURANCE COMPANY	0.01%	\$164,841	\$164,335	\$65,465	\$110,660	67.34%
182	FAIRMONT INSURANCE COMPANY	0.01%	\$160,786	\$194,046	\$1,041,719	-\$874,682	-450.76%
183	COUNTRY CASUALTY INS CO	0.01%	\$158,774	\$147,015	\$36,265	\$118,109	80.34%
184	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$154,024	\$40,153	\$2,942	\$14,692	36.59%
185	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$150,400	\$156,257	\$113,560	\$119,358	76.39%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	NATIONAL INTERSTATE INSURANCE COMPANY	0.01%	\$141,436	\$105,874	\$32,611	\$19,501	18.42%
187	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$127,696	\$130,790	\$150,983	\$184,517	141.08%
188	OWNERS INSURANCE COMPANY	0.01%	\$126,028	\$79,345	\$32,403	\$46,008	57.98%
189	FIDELITY AND CASUALTY CO OF NY	0.01%	\$121,890	\$184,684	\$497,032	\$101,125	54.76%
190	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$118,979	\$116,628	\$149,954	\$156,057	133.81%
191	REGENT INSURANCE COMPANY	0.00%	\$107,113	\$136,704	\$179,507	\$32,721	23.94%
192	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$96,343	\$90,985	\$55,192	\$50,743	55.77%
193	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$94,711	\$86,752	\$192,538	\$70,213	80.94%
194	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$94,211	\$112,127	\$71,301	\$21,955	19.58%
195	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$90,076	\$87,559	\$14,567	\$2,100	2.40%
196	PRUDENTIAL GENERAL INS CO	0.00%	\$86,051	\$79,071	\$38,825	\$44,361	56.10%
197	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$84,287	\$405,469	\$1,905,855	\$241,134	59.47%
198	MARYLAND CASUALTY COMPANY	0.00%	\$78,108	\$86,633	\$24,892	\$46,802	54.02%
199	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$75,663	\$58,398	\$6,282	-\$19,013	-32.56%
200	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$68,801	\$75,918	\$19,629	\$11,107	14.63%
201	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$68,537	\$62,624	\$15,307	\$26,529	42.36%
202	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$65,596	\$67,753	\$36,370	\$48,381	71.41%
203	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$63,849	\$63,798	\$24,012	\$46,897	73.51%
204	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$61,192	\$66,698	\$31,268	\$42,433	63.62%
205	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$47,634	\$55,740	\$56,090	-\$67,745	-121.54%
206	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$47,023	\$50,197	\$137,065	\$185,801	370.14%
207	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$46,546	\$50,931	\$15,551	-\$11,838	-23.24%
208	CENTENNIAL INSURANCE COMPANY	0.00%	\$44,983	\$45,983	\$42,064	\$104,626	227.53%
209	ALLEGIANCE INSURANCE COMPANY	0.00%	\$42,140	\$24,926	\$716	\$38,275	153.55%
210	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$39,029	\$48,763	\$8,091	-\$295	-0.60%
211	TWIN CITY FIRE INS CO	0.00%	\$31,390	\$29,767	\$1,632	\$623	2.09%
212	MASSACHUSETTS BAY INS CO	0.00%	\$21,780	\$152,839	\$234,437	\$139,690	91.40%
213	AMERICAN INDEMNITY COMPANY	0.00%	\$20,383	\$25,494	-\$5,064	-\$5,036	-19.75%
214	HANOVER INSURANCE COMPANY THE	0.00%	\$16,711	\$42,496	\$140,553	-\$17,596	-41.41%
215	GREENWICH INSURANCE COMPANY	0.00%	\$14,490	\$121,390	\$176,827	\$68,717	56.61%
216	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$13,283	\$9,784	\$555	\$555	5.67%
217	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$12,862	\$14,652	\$3,564	\$1,480	10.10%
218	AMERICAN PROTECTION INSURANCE CO	0.00%	\$12,148	\$12,406	\$9,922	\$19,393	156.32%
219	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$10,983	\$10,711	\$35	\$35	0.33%
220	RELiance INSURANCE COMPANY	0.00%	\$10,840	\$12,244	\$21,291	\$22,488	183.67%
221	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$10,098	\$11,087	\$10,518	\$10,518	94.87%
222	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$8,972	\$11,627	\$11,082	\$10,700	92.03%
223	JOHN DEERE INSURANCE COMPANY	0.00%	\$8,777	\$9,170	\$2,943	-\$2,118	-23.10%
224	ZURICH AMERICAN INSURANCE COMPANY	0.00%	\$8,028	\$7,062	\$3,659	\$5,486	77.68%
225	UNDERWRITERS INSURANCE COMPANY	0.00%	\$7,733	\$7,682	\$0	-\$442	-5.75%
226	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$5,526	\$5,345	\$776	\$776	14.52%
227	ROYAL INDEMNITY COMPANY	0.00%	\$4,941	\$4,347	\$37,874	\$54,064	1243.71%
228	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$4,212	\$8,513	\$100,249	\$114,074	1340.00%
229	SAFEGUARD INSURANCE COMPANY	0.00%	\$4,132	\$4,275	\$53	-\$309	-7.23%
230	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$3,730	\$3,916	\$0	-\$201	-5.13%
231	TRANSPORTATION INSURANCE COMPANY	0.00%	\$2,295	\$1,219	\$0	\$0	0.00%
232	FIREMANS FUND INSURANCE COMPANY	0.00%	\$2,207	\$4,700	\$3,779	\$463	9.85%
233	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$1,559	\$2,987	\$2,736	\$1,321	44.22%
234	VALLEY FORGE INSURANCE COMPANY	0.00%	\$1,527	\$674	\$1,700	\$2,100	311.57%
235	OHIO SECURITY INSURANCE COMPANY	0.00%	\$1,449	\$1,612	\$0	-\$204	-12.66%
236	VIRGINIA SURETY COMPANY INC	0.00%	\$1,315	\$38,355	\$27,751	\$29,682	77.39%
237	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$1,197	\$462	\$0	\$0	0.00%
238	CONTINENTAL CASUALTY COMPANY	0.00%	\$1,147	\$406	\$15,328	-\$1,582,704	-389828.57%
239	AMERICAN CASUALTY CO OF READING PA	0.00%	\$1,000	\$587	\$4,904	\$10,810	1841.57%
240	MOTORS INSURANCE CORPORATION	0.00%	\$893	\$1,091	\$803	\$630	57.75%
241	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$435	\$435	\$53,006	-\$6,645	-1527.59%
242	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$420	\$2,369	\$2,580	\$389	16.42%
243	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$293	\$384	\$0	-\$18,170	-4731.77%
244	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$129	\$39	\$0	\$2,209	5664.10%
245	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$16	\$22	\$22	\$17	77.27%
246	CUMIS INSURANCE SOCIETY INC	0.00%	\$13	\$465	\$12	\$9	1.94%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$5	\$5	-\$800	-\$4,176	-83520.00%
248	BITUMINOUS CASUALTY CORPORATION	0.00%	\$5	\$6	\$5	\$0	0.00%
249	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	\$2	\$4	\$6	\$2	50.00%
250	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$0	\$0	\$0	-\$235	N/A
251	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	\$40,301	\$19,997	N/A
252	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
253	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$50	-\$194	N/A
254	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$0	\$0	N/A
255	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
256	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13,588	N/A
257	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$1,033	-\$104,905	N/A
258	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	-\$5	N/A
259	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$30,000	-\$33,977	N/A
260	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$2,755	\$721	N/A
261	SOUTHERN INSURANCE COMPANY	0.00%	\$0	-\$1,898	\$0	-\$15	0.79%
262	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	-\$1	-\$7,258	-\$7,258	725800.00%
263	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	-\$737	\$0	\$0	0.00%
264	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$121,699	\$0	\$6,208	5.10%
265	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$67,912	-\$221,890	-\$213,251	-314.01%
266	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$453	N/A
267	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$4	\$0	\$0	0.00%
268	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$3	\$6	N/A
269	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$519,087	-\$236,410	N/A
270	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	-\$67	-\$193	N/A
271	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$428	N/A
272	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$285	-\$2,518	N/A
273	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,658	N/A
274	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$245	N/A
275	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$52,629	-\$35,391	N/A
276	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$267,438	-\$104,953	N/A
277	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$17	\$4,370	-\$7,192	-42305.88%
278	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$18,969	\$1,433	N/A
279	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$112	\$8,514	-\$12,437	-11104.46%
280	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$1,040	-\$1,255	N/A
281	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3,478	N/A
282	GULF INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,333	-\$1,333	N/A
283	ACE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
284	INTEGON INDEMNITY CORP	0.00%	\$0	\$0	\$9,625	\$53,964	N/A
285	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,454	N/A
286	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$571,635	\$0	-\$79,964	-13.99%
287	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	-\$1	-\$57	N/A
288	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$103	N/A
289	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	-\$560	-\$560	N/A
290	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$16,523	\$12,802	N/A
291	BALBOA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32,548	N/A
292	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	\$0	N/A
293	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$13,742	N/A
294	PENNSYLVANIA CASUALTY COMPANY	0.00%	\$0	\$0	\$188	\$188	N/A
295	YOSEMITE INSURANCE COMPANY	0.00%	\$0	\$0	\$1,185	\$1,185	N/A
296	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$204	N/A
297	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	-\$462	-\$7,699	N/A
298	CINCINNATI CASUALTY COMPANY THE	0.00%	\$0	\$1,034	\$820	\$893	86.36%
299	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$114	\$0	\$4,157	3646.49%
300	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	-\$801	-\$156	N/A
301	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$175	\$7,448	N/A
302	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$15,225	\$23,670	N/A
303	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	\$454	N/A
304	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,035	N/A
305	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$2	-\$2	\$0	\$0	0.00%
306	KANSAS CITY FIRE & MARINE INS CO	0.00%	-\$8	\$1,107	\$6,923	\$356	32.16%
307	TRI STATE INSURANCE CO OF MINNESOTA	0.00%	-\$21	-\$16	\$0	\$0	0.00%
308	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$26	\$1,023	\$970	\$28,325	2768.82%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	-\$51	-\$22	\$7,775	\$2,647	-12031.82%
310	CITIZENS INSURANCE COMPANY OF AMERICA	0.00%	-\$129	\$267,025	\$445,766	\$99,115	37.12%
311	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$239	-\$239	-\$561	\$14,442	-6042.68%
312	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$315	-\$315	-\$151	-\$151	47.94%
313	SAFECO NATIONAL INSURANCE COMPANY	0.00%	-\$1,696	\$214,050	\$791,443	\$129,764	60.62%
314	COMMERCIAL UNION INSURANCE COMPANY	0.00%	-\$2,008	\$1,937	\$6,294	-\$561	-28.96%
315	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	-\$2,044	\$294	\$0	-\$73	-24.83%
316	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	-\$2,339	\$7,929	\$1,284,092	-\$188,466	-2376.92%
317	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	-\$2,648	\$9,408	\$1,767	-\$733	-7.79%
318	AMERISURE INSURANCE COMPANY	0.00%	-\$3,415	-\$1,918	\$97,527	-\$412,215	21491.92%
319	TIG INSURANCE COMPANY	0.00%	-\$6,101	-\$6,101	\$5,500	-\$4,728	77.50%
320	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	-\$16,320	\$133,955	\$72,113	\$69,466	51.86%
321	STANDARD GUARANTY INSURANCE COMPANY	0.00%	-\$24,513	\$43,353	\$2,729	\$2,631	6.07%
TOTAL		100.00%	\$2,258,607,528	\$2,224,662,512	\$1,446,167,954	\$1,461,223,478	65.68%

**TOTAL
COMMERCIAL AUTO
INSURANCE**

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	5.35%	\$19,615,772	\$19,664,501	\$12,956,862	\$12,914,287	65.67%
2	AMERICAN STATES INSURANCE COMPANY	4.35%	\$15,943,948	\$15,371,642	\$8,832,376	\$7,051,481	45.87%
3	GREAT WEST CASUALTY COMPANY	4.33%	\$15,861,112	\$16,510,604	\$13,160,903	\$13,191,312	79.90%
4	LIBERTY MUTUAL FIRE INSURANCE CO	2.82%	\$10,328,435	\$11,674,522	\$13,311,240	\$13,486,303	115.52%
5	VANLINER INSURANCE COMPANY	2.56%	\$9,384,176	\$9,428,638	\$5,433,778	\$4,337,458	46.00%
6	CONTINENTAL WESTERN INSURANCE CO	2.38%	\$8,739,463	\$8,342,837	\$7,148,806	\$9,745,937	116.82%
7	FEDERATED MUTUAL INSURANCE COMPANY	1.98%	\$7,272,799	\$7,970,348	\$6,166,198	\$4,607,734	57.81%
8	TRAVELERS INDEMNITY CO OF ILLINOIS	1.80%	\$6,584,018	\$6,510,981	\$8,410,089	\$5,281,781	81.12%
9	UNITED STATES FIDELITY & GUARANTY CO	1.78%	\$6,514,613	\$4,004,145	\$2,992,835	\$451,240	11.27%
10	ST PAUL FIRE & MARINE INSURANCE CO	1.76%	\$6,455,148	\$5,982,399	\$2,078,713	\$2,288,967	38.26%
11	NORTHLAND INSURANCE COMPANY	1.75%	\$6,411,592	\$6,529,771	\$5,218,863	\$6,061,638	92.83%
12	AMERICAN ECONOMY INSURANCE COMPANY	1.73%	\$6,357,726	\$6,011,112	\$3,942,179	\$3,819,673	63.54%
13	EMPLOYERS MUTUAL CASUALTY COMPANY	1.66%	\$6,071,230	\$5,652,780	\$2,406,618	\$5,643,995	99.84%
14	AMERICAN FAMILY MUTUAL INS CO	1.59%	\$5,827,016	\$5,789,020	\$3,168,357	\$2,478,486	42.81%
15	CINCINNATI INS CO THE	1.58%	\$5,806,029	\$5,572,559	\$3,366,300	\$3,494,541	62.71%
16	EMPIRE FIRE AND MARINE INSURANCE CO	1.42%	\$5,214,523	\$4,877,729	\$3,633,908	\$4,068,064	83.40%
17	AUTO OWNERS INSURANCE CO MUTUAL	1.33%	\$4,890,461	\$4,758,768	\$3,496,419	\$3,312,768	69.61%
18	TRANSCONTINENTAL INSURANCE COMPANY	1.33%	\$4,878,690	\$5,604,357	\$3,068,920	\$5,066,146	90.40%
19	RELIAANCE NATIONAL INDEMNITY COMPANY	1.24%	\$4,529,175	\$9,998,695	\$10,955,792	\$13,418,319	134.20%
20	UNIVERSAL UNDERWRITERS INS CO	1.19%	\$4,349,073	\$4,410,024	\$2,796,604	\$2,615,857	59.32%
21	FARMERS INSURANCE EXCHANGE	1.17%	\$4,283,785	\$4,283,454	\$2,381,213	\$3,525,520	82.31%
22	ASSOCIATES INSURANCE COMPANY	1.14%	\$4,190,728	\$3,499,023	\$2,283,195	\$2,542,226	72.66%
23	UNITED FIRE AND CASUALTY COMPANY	1.14%	\$4,167,967	\$3,679,255	\$2,807,941	\$2,246,193	61.05%
24	TRANSPORTATION INSURANCE COMPANY	1.11%	\$4,085,206	\$4,535,247	\$4,195,446	\$11,857,170	261.44%
25	JOHN DEERE INSURANCE COMPANY	1.04%	\$3,829,807	\$3,843,233	\$2,102,335	\$2,479,710	64.52%
26	NATIONWIDE MUTUAL INSURANCE COMPANY	0.98%	\$3,580,272	\$3,106,388	\$1,115,673	\$1,426,537	45.92%
27	TRUCK INSURANCE EXCHANGE	0.95%	\$3,488,893	\$3,283,234	\$1,627,579	\$3,843,645	117.07%
28	CHRYSLER INSURANCE COMPANY	0.94%	\$3,449,786	\$3,892,838	\$2,642,803	\$3,019,620	-77.57%
29	GULF INSURANCE COMPANY	0.87%	\$3,205,170	\$2,279,519	\$1,284,540	\$1,993,191	87.44%
30	RELIAANCE INSURANCE COMPANY	0.86%	\$3,164,925	\$3,006,790	\$2,334,306	\$1,737,605	57.79%
31	HARTFORD FIRE INSURANCE COMPANY	0.80%	\$2,944,631	\$2,925,808	\$2,603,166	\$1,844,194	63.03%
32	MOTORS INSURANCE CORPORATION	0.75%	\$2,752,051	\$2,653,303	\$1,559,618	\$1,514,920	57.10%
33	REDLAND INSURANCE COMPANY	0.72%	\$2,628,196	\$2,788,518	\$3,076,768	\$4,373,534	156.84%
34	FEDERAL INSURANCE COMPANY	0.72%	\$2,626,207	\$2,550,720	\$2,982,936	\$3,234,002	126.79%
35	LINCOLN GENERAL INSURANCE CO	0.71%	\$2,587,647	\$2,896,228	\$4,089,033	\$3,142,907	108.52%
36	WEST AMERICAN INSURANCE COMPANY	0.70%	\$2,580,561	\$2,374,258	\$1,684,441	\$2,588,310	109.02%
37	CONTINENTAL CASUALTY COMPANY	0.70%	\$2,580,426	\$2,296,129	\$2,179,403	\$10,337,433	-450.21%
38	PROGRESSIVE NORTHWESTERN INS CO	0.69%	\$2,527,183	\$2,417,251	\$1,982,031	\$872,734	36.10%
39	EMPLOYERS FIRE INSURANCE COMPANY	0.69%	\$2,511,963	\$2,805,004	\$1,196,654	\$1,344,151	47.92%
40	NATIONAL CASUALTY COMPANY	0.67%	\$2,467,141	\$2,479,772	\$2,591,076	\$2,926,206	118.00%
41	BALBOA INSURANCE COMPANY	0.67%	\$2,466,314	\$1,699,320	\$636,037	\$779,530	45.87%
42	ALLSTATE INSURANCE COMPANY	0.67%	\$2,446,126	\$2,323,674	\$2,175,696	\$2,096,909	90.24%
43	SHELTER GENERAL INS CO	0.63%	\$2,312,652	\$2,339,285	\$1,311,155	\$1,133,967	48.47%
44	ST PAUL MERCURY INSURANCE COMPANY	0.63%	\$2,311,496	\$2,282,247	\$1,395,807	\$1,746,849	76.54%
45	COMMERCIAL UNION INSURANCE COMPANY	0.60%	\$2,185,942	\$2,149,596	\$2,050,722	\$1,491,383	69.38%
46	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.59%	\$2,160,378	\$1,930,663	\$718,917	\$875,001	45.32%
47	CANAL INSURANCE COMPANY	0.58%	\$2,127,389	\$1,921,726	\$1,426,846	\$1,310,633	68.20%
48	GENERAL ACCIDENT INSURANCE COMPANY	0.58%	\$2,113,449	\$2,234,669	\$1,213,662	\$1,117,602	50.01%
49	HAWKEYE SECURITY INSURANCE COMPANY	0.58%	\$2,110,745	\$2,023,486	\$1,394,247	\$1,591,121	78.63%
50	COLUMBIA MUTUAL INSURANCE CO	0.57%	\$2,095,336	\$1,969,825	\$1,217,442	\$1,678,282	85.20%
51	CAMERON MUTUAL INSURANCE COMPANY	0.56%	\$2,071,059	\$2,129,230	\$1,252,046	\$2,030,736	95.37%
52	FIREMANS FUND INSURANCE COMPANY	0.56%	\$2,057,895	\$1,922,234	\$610,280	\$1,817,475	94.55%
53	GENERAL CASUALTY CO OF WISCONSIN	0.56%	\$2,042,800	\$1,919,909	\$552,100	\$1,121,177	58.40%
54	AMERICAN AUTOMOBILE INSURANCE CO	0.53%	\$1,950,384	\$2,183,239	\$1,204,057	\$2,337,905	107.08%
55	CGU INSURANCE COMPANY	0.53%	\$1,933,248	\$1,708,792	\$1,153,976	\$956,601	55.98%
56	UNITED SECURITY INSURANCE COMPANY	0.52%	\$1,914,169	\$1,881,847	\$2,112,242	\$1,752,656	93.13%
57	OAK RIVER INSURANCE COMPANY	0.51%	\$1,859,818	\$1,827,857	\$1,195,340	\$1,046,790	57.27%
58	ST PAUL GUARDIAN INSURANCE COMPANY	0.49%	\$1,778,793	\$1,182,189	\$430,120	\$1,183,530	100.11%
59	AMERISURE INSURANCE COMPANY	0.48%	\$1,775,189	\$1,948,468	\$1,611,574	\$1,675,810	86.01%
60	STATE AUTO PROPERTY & CASUALTY INS CO	0.47%	\$1,740,205	\$1,883,490	\$928,558	\$907,798	48.20%
61	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.47%	\$1,731,959	\$1,464,527	\$2,268,993	\$1,594,525	108.88%
62	NATIONAL INDEMNITY COMPANY	0.47%	\$1,721,011	\$1,614,021	\$592,371	\$400,296	24.80%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	HARCO NATIONAL INSURANCE COMPANY	0.46%	\$1,689,880	\$1,577,401	\$1,661,551	\$1,424,121	90.28%
64	GUARANTY NATIONAL INSURANCE COMPANY	0.43%	\$1,593,482	\$2,096,742	\$1,548,214	\$959,739	45.77%
65	TRUMBULL INSURANCE COMPANY	0.43%	\$1,576,237	\$924,414	\$177,540	\$532,811	57.64%
66	SHELTER MUTUAL INSURANCE CO	0.43%	\$1,558,823	\$1,579,076	\$541,543	\$246,293	15.60%
67	ZURICH AMERICAN INSURANCE COMPANY	0.42%	\$1,540,623	\$1,544,843	\$430,494	\$924,188	59.82%
68	AMERICAN HOME ASSURANCE COMPANY	0.40%	\$1,483,778	\$574,408	\$41,272	\$293,941	51.17%
69	OCCIDENTAL FIRE & CAS CO OF NC	0.40%	\$1,475,633	\$1,359,743	\$742,274	\$877,160	64.51%
70	MID CENTURY INSURANCE COMPANY	0.38%	\$1,382,333	\$1,081,965	\$755,586	\$783,797	72.44%
71	CREDIT GENERAL INS CO	0.37%	\$1,363,733	\$1,360,252	\$1,236,537	\$1,542,493	113.40%
72	LIBERTY INSURANCE CORPORATION	0.37%	\$1,346,213	\$1,609,557	\$2,924,850	\$1,334,990	82.94%
73	OHIO CASUALTY INSURANCE COMPANY	0.36%	\$1,322,941	\$1,164,266	\$804,188	\$1,174,371	100.87%
74	CHURCH MUTUAL INSURANCE COMPANY	0.35%	\$1,286,846	\$1,190,402	\$469,324	\$591,707	49.71%
75	SAGAMORE INSURANCE COMPANY	0.34%	\$1,228,702	\$1,145,846	\$397,834	\$593,466	51.79%
76	HARTFORD CASUALTY INS CO	0.33%	\$1,221,105	\$1,697,438	\$1,013,032	\$1,264,152	74.47%
77	AMERICAN MOTORISTS INSURANCE CO	0.33%	\$1,210,829	\$1,575,822	\$535,845	\$1,467,214	93.11%
78	GRINNELL MUTUAL REINSURANCE COMPANY	0.32%	\$1,187,237	\$1,362,610	\$802,717	\$460,990	33.83%
79	VALLEY FORGE INSURANCE COMPANY	0.31%	\$1,133,753	\$812,414	\$294,258	\$47,033	-5.79%
80	MIC PROPERTY AND CASUALTY INS CORP	0.31%	\$1,129,857	\$1,205,746	\$509,300	\$310,962	25.79%
81	BITUMINOUS CASUALTY CORPORATION	0.30%	\$1,103,373	\$1,063,466	\$692,806	\$1,103,371	103.75%
82	ATHENA ASSURANCE COMPANY	0.30%	\$1,087,853	\$1,288,646	\$517,469	\$710,943	55.17%
83	NORTHERN INSURANCE CO OF NEW YORK	0.30%	\$1,084,051	\$1,812,063	\$3,332,804	\$1,137,414	62.77%
84	NORTHFIELD INSURANCE COMPANY	0.30%	\$1,083,382	\$951,883	\$512,910	\$505,494	53.10%
85	VESTA FIRE INSURANCE CORP	0.29%	\$1,071,931	\$1,104,072	\$917,498	\$992,975	89.94%
86	ATLANTIC MUTUAL INSURANCE COMPANY	0.29%	\$1,061,933	\$995,932	\$865,405	\$440,518	44.23%
87	STRATFORD INSURANCE COMPANY	0.29%	\$1,048,725	\$1,014,292	\$317,090	\$504,491	49.74%
88	REGENT INSURANCE COMPANY	0.29%	\$1,046,057	\$968,141	\$746,214	\$852,679	88.07%
89	STATE FARM FIRE AND CASUALTY CO	0.28%	\$1,040,264	\$1,066,167	\$675,376	\$606,050	56.84%
90	INDIANA LUMBERMENS MUTUAL INS CO	0.28%	\$1,037,194	\$970,547	\$1,852,230	\$1,084,368	111.73%
91	INTERNATIONAL BUS & MERCANTILE REASSUR	0.28%	\$1,037,146	\$1,086,989	\$1,625,850	\$2,344,528	215.69%
92	POTOMAC INSURANCE CO OF ILLINOIS	0.28%	\$1,036,467	\$1,043,964	\$392,824	\$602,420	57.71%
93	NATIONAL SURETY CORPORATION	0.28%	\$1,023,954	\$1,016,486	\$690,727	\$1,070,957	105.36%
94	NATIONWIDE AGRIBUSINESS INS CO	0.28%	\$1,018,633	\$1,030,891	\$742,834	\$666,315	64.63%
95	FRONTIER INSURANCE COMPANY	0.28%	\$1,013,970	\$763,713	\$158,617	\$331,318	43.38%
96	INTERSTATE INDEMNITY COMPANY	0.28%	\$1,008,284	\$537,184	\$396,229	\$485,398	90.36%
97	MICHIGAN MUTUAL INSURANCE COMPANY	0.27%	\$986,001	\$910,910	\$1,793,042	\$852,617	93.60%
98	AMERICAN MANUFACTURERS MUTUAL INS CO	0.27%	\$981,449	\$1,063,650	\$1,365,896	\$1,345,722	126.52%
99	GREAT NORTHERN INSURANCE COMPANY	0.26%	\$956,914	\$988,311	\$436,959	\$559,912	56.65%
100	ASSURANCE COMPANY OF AMERICA	0.26%	\$953,678	\$930,904	\$342,643	\$566,038	60.81%
101	LEGION INSURANCE COMPANY	0.26%	\$953,112	\$908,059	\$561,654	\$1,110,313	122.27%
102	EVERGREEN NATIONAL INDEMNITY COMPANY	0.26%	\$952,297	\$950,739	\$800,422	\$1,266,866	133.25%
103	GATEWAY INSURANCE COMPANY	0.26%	\$938,063	\$880,100	\$524,711	\$500,326	56.85%
104	SECURA INSURANCE A MUTUAL COMPANY	0.24%	\$891,979	\$1,009,089	\$492,522	\$955,623	94.70%
105	ALLSTATE INDEMNITY COMPANY	0.24%	\$882,626	\$745,573	\$511,483	\$644,812	86.49%
106	ACE AMERICAN INSURANCE COMPANY	0.24%	\$877,618	\$836,447	\$414,152	\$311,823	37.28%
107	ROYAL INSURANCE COMPANY OF AMERICA	0.24%	\$874,574	\$842,062	\$401,211	\$130,173	15.46%
108	AMERICAN CASUALTY CO OF READING PA	0.24%	\$873,128	\$693,559	\$335,376	\$516,648	74.49%
109	AMERICAN ALTERNATIVE INS CORP	0.23%	\$854,926	\$877,588	\$617,755	\$861,143	98.13%
110	CLARENDON NATIONAL INS CO	0.23%	\$833,751	\$666,933	\$908,472	\$1,113,567	166.97%
111	WESTPORT INSURANCE CORPORATION	0.22%	\$793,575	\$320,732	\$35,373	\$193,347	60.28%
112	CAROLINA CASUALTY INSURANCE COMPANY	0.21%	\$774,800	\$844,330	\$398,953	\$257,981	30.55%
113	TRI STATE INSURANCE CO OF MINNESOTA	0.21%	\$770,472	\$742,986	\$373,922	\$378,511	50.94%
114	AMERICAN RELIABLE INSURANCE COMPANY	0.21%	\$770,371	\$794,492	\$203,979	\$1,036,445	130.45%
115	UNITED PACIFIC INSURANCE COMPANY	0.20%	\$744,054	\$870,456	\$1,307,673	\$1,687,178	193.83%
116	LEADER INSURANCE COMPANY	0.20%	\$715,102	\$613,420	\$317,031	\$78,989	12.88%
117	TRAVELERS INDEMNITY COMPANY	0.19%	\$700,501	\$733,936	\$873,548	-\$376,176	-51.25%
118	UNITED FINANCIAL CASUALTY COMPANY	0.19%	\$697,298	\$1,110,755	\$416,285	\$387,597	34.89%
119	INTERCARGO INSURANCE COMPANY	0.19%	\$682,710	\$465,641	\$28,262	\$239,089	51.35%
120	GREAT DIVIDE INSURANCE COMPANY	0.19%	\$680,357	\$688,995	\$327,297	\$488,864	70.95%
121	GUIDEONE MUTUAL INSURANCE COMPANY	0.18%	\$676,804	\$655,325	\$274,755	\$603,587	92.10%
122	NATIONAL AMERICAN INSURANCE COMPANY	0.18%	\$670,454	\$494,236	\$150,803	\$261,617	52.93%
123	LANCER INSURANCE COMPANY	0.18%	\$659,759	\$533,676	\$436,338	\$593,825	111.27%
124	BITUMINOUS FIRE AND MARINE INS CO	0.18%	\$641,685	\$675,526	\$244,205	\$419,223	62.06%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	AMERICAN MODERN HOME INSURANCE CO	0.17%	\$636,198	\$618,496	\$395,434	\$433,669	70.12%
126	TIG INSURANCE COMPANY	0.17%	\$620,224	\$496,933	\$1,417,540	\$1,657,223	333.49%
127	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.17%	\$615,242	\$426,475	\$346,469	\$503,222	118.00%
128	TWIN CITY FIRE INS CO	0.17%	\$613,374	\$591,938	\$256,876	\$187,749	31.72%
129	NORTH RIVER INSURANCE COMPANY THE	0.17%	\$611,938	\$1,147,730	\$1,233,450	\$754,396	65.73%
130	PROPERTY & CASUALTY INS CO OF HARTFORD	0.17%	\$611,568	\$365,353	\$88,226	\$185,020	50.64%
131	PHOENIX INSURANCE COMPANY THE	0.17%	\$610,600	\$737,779	\$498,036	\$561,431	76.10%
132	WAUSAU UNDERWRITERS INS CO	0.16%	\$597,697	\$648,164	\$687,900	\$304,908	47.04%
133	RANGER INSURANCE COMPANY	0.16%	\$592,379	\$703,007	\$873,048	\$1,180,399	167.91%
134	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$586,470	\$607,653	\$79,090	\$91,288	15.02%
135	ST PAUL PROPERTY & CASUALTY INS CO	0.16%	\$575,708	\$741,765	\$582,111	-\$42,207	-5.69%
136	TRAVELERS INDEMNITY CO OF AMERICA	0.16%	\$571,728	\$565,977	\$322,858	-\$606,332	-107.13%
137	AMCO INSURANCE COMPANY	0.15%	\$566,339	\$454,160	\$347,994	\$232,868	51.27%
138	NORTHBROOK PROPERTY & CASUALTY INS CO	0.15%	\$562,267	\$320,346	\$402,053	\$117,538	36.69%
139	AGRICULTURAL INSURANCE COMPANY	0.15%	\$545,205	\$532,441	\$302,549	\$444,540	83.49%
140	PACIFIC EMPLOYERS INSURANCE COMPANY	0.14%	\$530,266	\$564,319	\$24,137	\$307,995	54.58%
141	MILLERS MUTUAL INSURANCE ASSOCIATION	0.14%	\$527,612	\$496,798	\$553,299	\$400,528	80.62%
142	NEW HAMPSHIRE INSURANCE COMPANY	0.14%	\$514,613	\$498,653	\$251,692	\$280,314	56.21%
143	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$505,436	\$520,967	\$2,780,327	\$1,353,090	259.73%
144	LUMBER MUTUAL INSURANCE COMPANY	0.14%	\$502,366	\$470,243	\$395,289	-\$102,902	-21.88%
145	VALIANT INS CO	0.14%	\$495,012	\$529,257	\$341,908	\$475,795	89.90%
146	BROTHERHOOD MUTUAL INSURANCE CO	0.13%	\$488,040	\$460,373	\$253,033	\$833,553	181.06%
147	AMERICAN EMPLOYERS INSURANCE CO	0.13%	\$485,899	\$98,787	\$44,859	\$54,897	55.57%
148	STAR INSURANCE COMPANY	0.13%	\$484,666	\$468,432	\$283,161	\$460,463	98.30%
149	LIBERTY MUTUAL INSURANCE COMPANY	0.13%	\$475,023	\$468,508	\$60,424	-\$494,828	-105.62%
150	LUMBERMENS MUTUAL CASUALTY CO	0.13%	\$464,509	\$1,246,803	\$1,073,301	\$2,839,362	227.73%
151	AMERICAN GUARANTEE & LIABILITY INS CO	0.12%	\$449,083	\$476,244	\$215,060	\$258,296	54.24%
152	FIDELITY AND GUARANTY INSURANCE COMPANY	0.12%	\$448,910	\$1,221,006	\$1,484,107	\$484,965	39.72%
153	AMERICAN AND FOREIGN INSURANCE CO	0.12%	\$446,637	\$330,080	\$105,719	\$151,204	45.81%
154	CITIZENS INSURANCE COMPANY OF AMERICA	0.12%	\$429,748	\$388,060	\$208,768	-\$193,331	-49.82%
155	ROYAL INDEMNITY COMPANY	0.12%	\$429,237	\$345,256	\$94,949	\$93,081	26.96%
156	INSURANCE COMPANY OF THE WEST	0.11%	\$421,375	\$132,764	\$0	-\$14,179	-10.68%
157	SOUTHERN INSURANCE COMPANY	0.11%	\$408,472	\$259,234	\$102,335	\$243,594	93.97%
158	STATEWIDE INSURANCE COMPANY	0.11%	\$406,564	\$326,436	\$195,744	\$288,674	88.43%
159	INSURANCE CO OF THE STATE OF PA	0.11%	\$398,970	\$189,037	\$328,428	\$396,323	209.65%
160	BANKERS STANDARD INSURANCE COMPANY	0.11%	\$397,462	\$373,699	\$94,205	\$134,488	35.99%
161	CENTENNIAL INSURANCE COMPANY	0.11%	\$396,101	\$875,786	\$382,047	\$157,673	18.00%
162	UNITED STATES FIRE INSURANCE CO	0.11%	\$391,157	\$424,435	\$2,424,556	\$1,157,065	272.61%
163	CHARTER OAK FIRE INSURANCE CO THE	0.10%	\$375,636	\$307,790	\$141,793	\$259,808	84.41%
164	INTEGON NATIONAL INSURANCE COMPANY	0.10%	\$370,810	\$420,558	\$70,923	\$238,794	56.78%
165	FEDERATED RURAL ELECTRIC INS CORP	0.10%	\$361,880	\$380,681	\$166,162	\$279,286	73.36%
166	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.10%	\$359,545	\$370,902	\$142,191	\$201,711	54.38%
167	FARMLAND MUTUAL INSURANCE COMPANY	0.09%	\$347,046	\$393,752	\$412,793	\$1,411,150	358.39%
168	NATIONAL FIRE INS CO OF HARTFORD	0.09%	\$326,908	\$205,055	\$60,870	\$38,984	19.01%
169	TRANSQUARD INS CO OF AMERICA INC	0.09%	\$323,624	\$162,769	\$69,396	\$64,950	39.90%
170	TITAN INDEMNITY COMPANY	0.09%	\$318,146	\$308,570	\$93,848	\$357,203	115.76%
171	CONNECTICUT INDEMNITY COMPANY THE	0.09%	\$317,803	\$304,656	\$55,030	\$83,358	27.36%
172	WAUSAU BUSINESS INSURANCE COMPANY	0.08%	\$290,671	\$322,875	\$259,021	\$199,486	61.78%
173	NORTHWESTERN NATIONAL CASUALTY CO	0.08%	\$288,475	\$286,512	\$241,231	\$160,194	55.91%
174	RLI INSURANCE COMPANY	0.08%	\$282,605	\$170,611	\$48,597	\$78,026	45.73%
175	SECURITY NATIONAL INSURANCE COMPANY	0.08%	\$277,287	\$242,553	\$143,560	\$209,678	86.45%
176	AMERICAN INSURANCE COMPANY THE	0.08%	\$276,095	\$271,923	\$1,237,517	\$644,129	236.88%
177	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.07%	\$272,850	\$239,001	\$59,590	\$106,687	44.64%
178	JEFFERSON INSURANCE CO OF NEW YORK	0.07%	\$260,210	\$289,351	\$256,484	\$290,613	100.44%
179	SAFECO INSURANCE CO OF AMERICA	0.07%	\$248,273	\$282,050	\$336,293	\$361,548	128.19%
180	MARYLAND CASUALTY COMPANY	0.07%	\$247,247	\$196,744	\$111,011	\$132,421	67.31%
181	ELECTRIC INSURANCE COMPANY	0.07%	\$245,962	\$246,021	\$28,449	\$5,690	2.31%
182	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.07%	\$243,558	\$241,955	\$94,081	\$107,740	44.53%
183	GENESIS INSURANCE COMPANY	0.07%	\$240,905	\$216,492	\$0	\$162,000	74.83%
184	FARMERS ALLIANCE MUTUAL INS CO	0.06%	\$237,659	\$258,686	\$232,023	\$122,018	47.17%
185	RELIANCE NATIONAL INSURANCE COMPANY	0.06%	\$232,833	\$215,821	\$0	\$108,464	50.26%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	SCOTTSDALE INDEMNITY COMPANY	0.06%	\$225,191	\$183,568	\$78,347	\$244,996	133.46%
187	AMERICAN NATIONAL FIRE INSURANCE CO	0.06%	\$217,981	\$179,724	\$25,910	\$100,255	55.78%
188	CUMIS INSURANCE SOCIETY INC	0.06%	\$207,124	\$203,826	\$70,885	\$58,893	28.89%
189	ARGONAUT GREAT CENTRAL INSURANCE CO	0.06%	\$205,374	\$196,710	\$47,088	\$30,543	15.53%
190	FIDELITY & GUARANTY INS UNDERWRITERS	0.05%	\$192,857	\$504,475	\$437,145	\$300,106	59.49%
191	UTICA MUTUAL INSURANCE COMPANY	0.05%	\$190,136	\$75,995	\$8,241	\$23,346	30.72%
192	GENERAL INSURANCE CO OF AMERICA	0.05%	\$179,143	\$194,783	\$112,553	\$203,365	104.41%
193	PENN AMERICA INS CO	0.05%	\$179,133	\$146,352	\$109,340	\$179,573	122.70%
194	COLORADO CASUALTY INSURANCE COMPANY	0.05%	\$177,445	\$208,005	\$150,343	\$161,879	77.82%
195	FIDELITY AND DEPOSIT CO MARYLAND	0.05%	\$171,705	\$196,338	\$1,031,178	-\$52,487	-26.73%
196	PHILADELPHIA INDEMNITY INSURANCE CO	0.04%	\$161,943	\$159,805	\$47,286	\$93,149	58.29%
197	MID-CONTINENT CASUALTY COMPANY	0.04%	\$156,401	\$121,088	\$39,114	\$36,720	30.33%
198	FIRST AMERICAN INSURANCE COMPANY	0.04%	\$150,092	\$92,057	\$456,727	\$457,979	497.50%
199	NORTHERN ASSURANCE CO OF AMERICA	0.04%	\$148,179	\$155,715	\$79,546	\$236,548	151.91%
200	WINDSOR INSURANCE COMPANY	0.04%	\$147,237	\$120,791	\$90,293	\$95,825	79.33%
201	COMMERCE AND INDUSTRY INSURANCE CO	0.04%	\$146,848	\$233,198	\$88,147	\$320,282	137.34%
202	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04%	\$142,044	\$123,576	\$109,099	\$145,625	117.84%
203	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.04%	\$136,275	\$120,569	\$16,203	-\$1,099	-0.91%
204	FLORISTS MUTUAL INSURANCE COMPANY	0.04%	\$135,761	\$96,547	\$198,934	\$122,008	126.37%
205	HAULERS INSURANCE COMPANY INC	0.03%	\$124,801	\$83,572	\$11,843	\$209,343	250.49%
206	MUTUAL SERVICE CASUALTY INSURANCE CO	0.03%	\$119,913	\$179,975	\$198,059	\$145,027	80.58%
207	FARMERS AND MERCHANTS INSURANCE CO	0.03%	\$113,510	\$106,068	\$23,909	\$37,057	34.94%
208	T H E INSURANCE COMPANY	0.03%	\$110,839	\$97,031	\$4,719	\$8,311	8.57%
209	AMERICAN AGRI-BUSINESS INS CO	0.03%	\$109,341	\$54,845	\$39,572	\$55,368	100.95%
210	REPUBLIC WESTERN INS CO	0.03%	\$108,509	\$116,400	\$124,419	\$95,566	82.10%
211	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.03%	\$102,885	\$10,714	\$194	\$1,268	11.83%
212	MASSACHUSETTS BAY INS CO	0.03%	\$99,270	\$111,544	\$254,474	-\$148,703	-133.31%
213	HARTFORD UNDERWRITERS INSURANCE CO	0.03%	\$97,670	\$60,048	\$8,673	\$8,226	13.70%
214	AMERICAN ALLIANCE INSURANCE COMPANY	0.03%	\$95,216	\$40,141	\$31,624	-\$41,006	-102.15%
215	SAFEGUARD INSURANCE COMPANY	0.03%	\$94,560	\$88,124	\$24,814	\$61,934	70.28%
216	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.03%	\$92,176	\$125,419	\$2,274,584	\$2,045,524	1630.95%
217	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02%	\$90,374	\$90,242	\$30,244	\$49,755	55.14%
218	MINNESOTA FIRE AND CASUALTY COMPANY	0.02%	\$90,250	\$108,795	\$57,768	\$57,983	53.30%
219	SUMITOMO MARINE & FIRE INS CO LTD	0.02%	\$83,141	\$87,698	\$44,550	-\$25,152	-28.68%
220	NONPROFITS INS ASSN AN INTERINS EXCH	0.02%	\$80,922	\$56,757	\$7,502	\$31,229	55.02%
221	LM INSURANCE CORPORATION	0.02%	\$80,475	\$53,117	\$883	\$12,982	24.44%
222	TIG INDEMNITY COMPANY	0.02%	\$80,135	\$68,011	\$44,667	\$115,698	170.12%
223	GRAIN DEALERS MUTUAL INSURANCE CO	0.02%	\$78,340	\$81,723	\$46,780	\$1,581	1.93%
224	NN INSURANCE COMPANY	0.02%	\$77,230	\$60,722	\$25,730	\$27,172	44.75%
225	ILLINOIS NATIONAL INSURANCE COMPANY	0.02%	\$73,555	\$37,996	\$42,904	\$268,409	706.41%
226	NATIONAL INTERSTATE INSURANCE COMPANY	0.02%	\$72,601	\$75,456	\$55,728	\$50,083	66.37%
227	FEDERATED SERVICE INSURANCE COMPANY	0.02%	\$68,069	\$8,509	\$732	\$2,952	34.69%
228	GREENWICH INSURANCE COMPANY	0.02%	\$64,784	\$47,804	\$13,519	\$106,211	222.18%
229	FAIRMONT INSURANCE COMPANY	0.02%	\$63,203	\$53,720	\$33,199	\$44,957	83.69%
230	FIREMANS FUND INS CO OF WISCONSIN	0.02%	\$62,409	\$14,146	\$24,629	-\$14,226	-100.57%
231	SAVERS PROPERTY & CASUALTY INS CO	0.02%	\$57,700	\$53,573	\$62,698	\$52,923	98.79%
232	ZURICH AMERICAN INS CO OF ILLINOIS	0.01%	\$54,756	\$69,351	\$38,312	\$29,843	43.03%
233	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$54,742	\$50,376	\$22,028	\$27,948	55.48%
234	MARKEL INSURANCE COMPANY	0.01%	\$54,672	\$63,260	\$2,745	\$381	0.60%
235	GRANITE STATE INSURANCE COMPANY	0.01%	\$52,803	\$93,730	\$75,081	\$204,732	218.43%
236	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$52,077	\$40,162	\$0	\$9,369	23.33%
237	HANOVER INSURANCE COMPANY THE	0.01%	\$51,952	\$61,744	\$6,040	\$59,035	95.61%
238	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$49,953	\$38,080	\$30,794	\$16,428	43.14%
239	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$47,423	\$47,096	\$64,845	\$68,506	145.46%
240	EVEREST NATIONAL INSURANCE COMPANY	0.01%	\$45,647	\$243,569	\$93,971	\$118,359	48.59%
241	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.01%	\$44,111	\$19,788	\$31,676	\$24,695	124.80%
242	WESTCHESTER FIRE INSURANCE COMPANY	0.01%	\$40,687	\$22,718	\$18,595	\$9,751	42.92%
243	ACCELERATION NATIONAL INS CO	0.01%	\$40,065	\$49,692	\$13,879	-\$67,896	-136.63%
244	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$37,363	\$10,388	\$241,235	-\$45,317	-436.24%
245	GLOBE INDEMNITY COMPANY	0.01%	\$36,776	\$44,367	\$1,317	-\$1,769	-3.99%
246	COLONIAL AMERICAN CASUALTY AND SURETY C	0.01%	\$36,282	\$9,737	\$1,839	\$5,703	58.57%

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	ATLANTIC INSURANCE COMPANY	0.01%	\$31,727	\$31,760	\$44,239	\$91,239	287.28%
248	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$29,414	\$45,679	\$5,780	-\$15,384	-33.68%
249	AMERICAN FIRE AND INDEMNITY COMPANY	0.01%	\$26,154	\$49,971	\$10,549	-\$3,138	-6.28%
250	ULICO CASUALTY COMPANY	0.01%	\$25,597	\$27,176	\$11,813	\$13,699	50.41%
251	PACIFIC INDEMNITY COMPANY	0.01%	\$25,526	\$28,760	\$10,144	\$12,297	42.76%
252	ACE PROPERTY AND CASUALTY INSURANCE CO	0.01%	\$24,118	\$40,584	\$33,689	\$2,878	7.09%
253	NORTH AMERICAN SPECIALTY INS CO	0.01%	\$23,797	\$24,404	\$1,618	-\$41,290	-169.19%
254	HIGHLANDS INSURANCE COMPANY	0.01%	\$23,704	\$26,182	\$0	-\$23,135	-88.36%
255	INSURANCE CORPORATION OF NEW YORK	0.01%	\$22,795	\$22,795	\$2,134	\$18,059	79.22%
256	VIGILANT INSURANCE COMPANY	0.01%	\$22,456	\$30,008	\$48,130	\$52,521	175.02%
257	AMERICAN INDEMNITY COMPANY	0.01%	\$21,825	\$29,827	\$8,356	\$8,356	28.01%
258	MERIDIAN MUTUAL INSURANCE COMPANY	0.01%	\$21,804	\$951	\$0	\$217	22.82%
259	COREGIS INSURANCE COMPANY	0.01%	\$21,711	\$148,703	\$52,080	\$70,295	47.27%
260	WINTERHUR INTERNATIONAL AMERICA INS CO	0.01%	\$19,403	\$18,380	\$0	\$6,723	36.58%
261	GROCERS INSURANCE COMPANY	0.00%	\$17,450	\$7,848	\$111	\$111	1.41%
262	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$15,636	\$4,520	\$37	\$48	1.06%
263	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$15,071	\$3,867	\$0	\$0	0.00%
264	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$13,125	\$1,699	\$0	\$64	3.77%
265	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$12,503	\$18,072	\$22,506	-\$14,528	-80.39%
266	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$9,376	\$9,086	\$0	\$4	0.04%
267	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$9,006	\$5,121	\$7	\$349	6.82%
268	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$8,875	\$12,001	\$4,229	-\$3,265	-27.21%
269	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$8,154	\$7,961	\$15,983	\$14,163	177.90%
270	WESTFIELD INSURANCE COMPANY	0.00%	\$7,951	\$7,230	\$2,517	\$3,040	42.05%
271	AMERICAN PROTECTION INSURANCE CO	0.00%	\$7,501	\$7,334	\$1,927	\$3,449	47.03%
272	AMERICAN STANDARD INS CO OF WISCONSIN	0.00%	\$6,368	\$68,666	\$85,159	-\$40,982	-59.68%
273	AMERICAN SAFETY CASUALTY INS CO	0.00%	\$4,653	\$1,096	\$0	\$2,422	220.99%
274	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$4,048	\$2,993	\$14,731	\$14,989	500.80%
275	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$3,190	\$3,165	\$7	\$9	0.28%
276	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$3,007	\$2,613	\$1,102	\$574	21.97%
277	OWNERS INSURANCE COMPANY	0.00%	\$2,575	\$108	\$0	\$337	312.04%
278	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$2,405	\$3,718	\$0	-\$53	-1.43%
279	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$2,263	\$2,047	\$20,000	\$9,745	476.06%
280	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$2,122	\$9,647	\$675,380	\$358,607	3717.29%
281	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$1,945	\$1,557	\$0	\$0	0.00%
282	CGU INSURANCE COMPANY OF NEW JERSEY	0.00%	\$1,715	\$3,425	\$0	-\$131	-3.82%
283	MILLERS INSURANCE COMPANY, THE	0.00%	\$1,461	\$32,021	\$1,184	\$3,749	11.71%
284	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$1,152	\$5,457	\$2,551	\$2,668	48.89%
285	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	\$1,000	\$1,000	\$0	-\$11,357	-1135.70%
286	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$986	\$1,049	\$353	-\$246	-23.45%
287	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	\$923	-\$5,776	\$0	\$15,584	-269.81%
288	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$902	\$912	-\$3	-\$146	-16.01%
289	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$497	\$62	\$0	\$6	9.68%
290	PROGRESSIVE SPECIALTY INS CO	0.00%	\$230	\$230	\$539	\$539	234.35%
291	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$220	\$273	\$99	-\$4,690	-1717.95%
292	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$173	\$10,071	\$273	-\$750,275	-7449.86%
293	NORTHBROOK NATIONAL INS CO	0.00%	\$166	\$2,432	\$5,148	-\$108,487	-4460.81%
294	K-M INSURANCE COMPANY	0.00%	\$157	\$157	\$0	\$0	0.00%
295	GEICO INDEMNITY COMPANY	0.00%	\$137	\$185	\$41	-\$9	-4.86%
296	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$40	\$206	\$144	-\$489	-237.38%
297	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$18	\$19	\$35	-\$9,265	-48763.16%
298	GEICO GENERAL INS CO	0.00%	\$18	\$24	\$6	-\$20	-83.33%
299	ARGONAUT INSURANCE COMPANY	0.00%	\$13	\$11	\$3	\$7	63.64%
300	NATIONAL CONTINENTAL INS CO	0.00%	\$0	\$0	-\$2,209	-\$152,551	N/A
301	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	\$4,143	\$52,604	N/A
302	MIDLAND RISK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
303	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$83,570	N/A
304	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	-\$302	-\$604	N/A
305	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$11,667	-\$26,333	N/A
306	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$103	N/A
307	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$611,642	-\$37,440	N/A
308	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$97	N/A

**1999 PROPERTY/CASUALTY INSURANCE
TOTAL COMMERCIAL AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$642	N/A
310	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$898	N/A
311	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	-\$78	N/A
312	AMERICAN STATES INSURANCE CO TX	0.00%	\$0	\$0	\$0	\$1,814	N/A
313	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$200	N/A
314	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$42,548	\$222,842	N/A
315	BOSTON OLD COLONY INSURANCE COMPANY	-0.00%	\$0	\$0	\$56,250	\$17,308	N/A
316	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	\$3,108	N/A
317	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
318	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$35,350	-\$395,359	N/A
319	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$9	\$26	-\$46	-511.11%
320	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$191,943	N/A
321	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$45	N/A
322	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$105	-\$2,722	N/A
323	UNITED STATES LIABILITY INSURANCE CO	0.00%	\$0	\$0	\$0	\$2,100	N/A
324	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
325	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$263,418	\$177,115	N/A
326	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$3,755	\$16,110	N/A
327	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$0	\$0	\$227,848	-\$2,257,725	N/A
328	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	-\$13,491	\$5,265	\$409,644	-3036.42%
329	ALLIANZ INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
330	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$56,355	-\$5,146	N/A
331	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$33	N/A
332	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
333	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$233,548	\$161,745	N/A
334	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$43	\$0	-\$1,876	-4362.79%
335	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$30,475	N/A
336	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	-\$75	\$4,985	N/A
337	GAN NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$17,500	-\$37,240	N/A
338	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$2,929	-\$40,269	N/A
339	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	\$3,734	N/A
340	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$1,023	-\$15,918	N/A
341	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$80	\$0	\$0	0.00%
342	GAN NORTH AMERICAN INSURANCE CO	0.00%	-\$169	-\$169	\$72,831	-\$116,760	69088.76%
343	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$475	-\$328	\$2,498	-\$5,174	1577.44%
344	TRI STATE INSURANCE COMPANY	0.00%	-\$1,666	\$7,373	\$378,836	-\$404,487	-5486.06%
345	FIDELITY AND CASUALTY CO OF NY	0.00%	-\$6,740	-\$8,337	\$1,746	-\$27,944	335.18%
346	TRAVELERS CASUALTY AND SURETY CO	0.00%	-\$10,706	-\$54,485	\$126,233	-\$402,548	738.82%
347	ASSOCIATED INDEMNITY CORPORATION	0.00%	-\$13,114	-\$15,877	-\$24,330	-\$14,428	90.87%
348	SPECIALTY NATIONAL INSURANCE COMPANY	-0.01%	-\$26,776	\$530,502	\$2,560,097	\$888,699	167.52%
349	INSURANCE COMPANY OF NORTH AMERICA	-0.02%	-\$70,220	-\$114,628	-\$9,748	-\$104,310	91.00%
350	NOBEL INSURANCE COMPANY	-0.03%	-\$106,036	\$266,001	\$280,524	-\$299,218	-112.49%
351	NATIONAL UNION FIRE INS CO OF PITTSBURG	-0.03%	-\$127,451	-\$78,123	\$2,808,408	\$251,143	-321.47%
TOTAL		100.00%	\$366,583,070	\$365,111,418	\$280,905,549	\$264,741,160	72.51%

**TOTALS ALL BUSINESS
IN MISSOURI**

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	9.35%	\$533,833,296	\$523,554,489	\$324,060,261	\$330,780,417	63.18%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	9.35%	\$533,483,631	\$527,070,584	\$372,809,133	\$374,209,266	71.00%
3	STATE FARM FIRE AND CASUALTY CO	4.29%	\$244,639,488	\$241,895,034	\$129,223,068	\$123,570,667	51.08%
4	SHELTER MUTUAL INSURANCE CO	3.98%	\$226,981,444	\$225,314,974	\$129,892,615	\$132,052,906	58.61%
5	FARMERS INSURANCE COMPANY INC	2.50%	\$142,632,561	\$143,228,271	\$96,628,888	\$97,145,446	67.83%
6	NATIONAL UNION FIRE INS CO OF PITTSBURG	2.48%	\$141,634,126	\$148,358,564	\$28,387,954	-\$6,382,360	-4.30%
7	ALLSTATE INSURANCE COMPANY	2.34%	\$133,316,989	\$129,063,939	\$78,387,641	\$79,033,721	61.24%
8	SAFECO INSURANCE CO OF AMERICA	2.04%	\$116,502,947	\$100,564,116	\$53,726,102	\$65,272,529	64.91%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.51%	\$86,060,701	\$84,560,163	\$57,333,974	\$58,046,345	68.65%
10	AMERICAN STANDARD INS CO OF WISCONSIN	1.48%	\$84,204,656	\$75,819,455	\$48,856,777	\$50,773,629	66.97%
11	MID CENTURY INSURANCE COMPANY	1.47%	\$83,722,807	\$83,011,828	\$58,918,517	\$57,762,607	69.58%
12	MISSOURI EMPLOYERS MUTUAL INS CO	1.44%	\$82,466,603	\$77,000,000	\$38,160,407	\$51,856,316	67.35%
13	LIBERTY MUTUAL FIRE INSURANCE CO	1.16%	\$66,476,732	\$67,561,248	\$52,830,701	\$44,868,495	66.41%
14	AUTOMOBILE CLUB INTER-INS EXCHANGE	1.14%	\$64,929,037	\$64,879,784	\$41,999,733	\$41,152,831	63.43%
15	CONTINENTAL CASUALTY COMPANY	1.01%	\$57,847,950	\$53,095,953	\$41,695,421	\$29,801,519	56.13%
16	FEDERAL INSURANCE COMPANY	1.00%	\$56,843,727	\$57,386,604	\$21,527,183	\$27,807,367	48.46%
17	AMERICAN STATES INSURANCE COMPANY	0.97%	\$55,139,932	\$55,948,250	\$31,574,265	\$28,015,996	50.07%
18	ST PAUL FIRE & MARINE INSURANCE CO	0.76%	\$43,426,745	\$41,785,907	\$22,326,221	\$34,374,338	82.26%
19	CAMERON MUTUAL INSURANCE COMPANY	0.74%	\$42,464,652	\$43,063,177	\$27,845,572	\$28,136,804	65.34%
20	FEDERATED MUTUAL INSURANCE COMPANY	0.70%	\$39,891,917	\$40,643,323	\$26,850,623	\$26,244,198	64.57%
21	AMERICAN AUTOMOBILE INSURANCE CO	0.66%	\$37,775,931	\$38,282,683	\$22,001,004	\$15,823,444	41.33%
22	HARTFORD UNDERWRITERS INSURANCE CO	0.65%	\$36,861,218	\$35,755,918	\$24,214,068	\$23,139,174	64.71%
23	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.63%	\$35,740,551	\$33,973,125	\$19,300,791	\$21,924,663	64.54%
24	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.61%	\$34,980,877	\$34,409,195	\$20,689,551	\$20,762,451	60.34%
25	CINCINNATI INS CO THE	0.59%	\$33,606,955	\$32,253,270	\$18,745,901	\$20,431,954	63.35%
26	CONTINENTAL INSURANCE COMPANY THE	0.54%	\$30,802,600	\$28,552,880	\$23,427,171	\$29,614,182	103.72%
27	COLUMBIA MUTUAL INSURANCE CO	0.53%	\$30,193,432	\$29,448,851	\$18,564,683	\$18,047,373	61.28%
28	TRANSPORTATION INSURANCE COMPANY	0.53%	\$30,057,242	\$9,239,584	\$23,966,297	\$35,970,605	389.31%
29	ALLSTATE INDEMNITY COMPANY	0.52%	\$29,917,566	\$30,922,292	\$20,147,527	\$17,001,014	54.98%
30	TRAVELERS INDEMNITY CO OF ILLINOIS	0.50%	\$28,409,033	\$34,441,635	\$22,989,419	\$16,810,845	48.81%
31	FIREMANS FUND INSURANCE COMPANY	0.49%	\$27,785,473	\$27,624,871	\$21,273,050	\$15,784,908	57.14%
32	AMERICAN HOME ASSURANCE COMPANY	0.47%	\$26,673,379	\$15,272,277	\$21,811,971	\$33,470,823	219.16%
33	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.44%	\$25,201,153	\$21,863,660	\$14,309,884	\$15,281,250	69.89%
34	FIRE INSURANCE EXCHANGE	0.44%	\$25,169,756	\$23,654,404	\$14,568,230	\$14,251,965	60.25%
35	HARTFORD FIRE INSURANCE COMPANY	0.44%	\$25,121,061	\$23,282,680	\$14,679,227	\$11,216,568	48.18%
36	LUMBERMENS MUTUAL CASUALTY CO	0.43%	\$24,693,927	\$18,379,296	\$11,191,609	\$10,421,104	56.70%
37	AMERICAN ECONOMY INSURANCE COMPANY	0.42%	\$24,238,565	\$26,577,077	\$19,200,291	\$18,924,563	71.21%
38	UNITED FIRE AND CASUALTY COMPANY	0.40%	\$23,065,160	\$21,619,263	\$12,473,316	\$12,479,582	57.72%
39	PROGRESSIVE NORTHWESTERN INS CO	0.40%	\$22,984,529	\$21,999,601	\$14,678,985	\$12,892,514	58.60%
40	CONTINENTAL WESTERN INSURANCE CO	0.39%	\$22,243,600	\$22,096,225	\$16,479,079	\$18,154,934	82.16%
41	ZURICH AMERICAN INSURANCE COMPANY	0.38%	\$21,810,374	\$24,255,325	\$15,148,659	\$10,952,465	45.15%
42	SHELTER GENERAL INS CO	0.38%	\$21,799,841	\$21,757,100	\$13,507,549	\$13,898,986	63.88%
43	VANLINER INSURANCE COMPANY	0.37%	\$21,133,537	\$21,218,880	\$9,965,187	\$10,164,062	47.90%
44	PHICO INSURANCE COMPANY	0.37%	\$21,058,462	\$22,577,097	\$5,553,159	\$19,033,663	84.31%
45	NATIONWIDE MUTUAL INSURANCE COMPANY	0.37%	\$20,964,107	\$19,956,276	\$10,237,579	\$9,428,207	47.24%
46	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.36%	\$20,542,756	\$20,562,377	\$9,813,059	\$10,184,494	49.53%
47	GREAT WEST CASUALTY COMPANY	0.34%	\$19,351,440	\$20,043,154	\$15,293,776	\$15,239,464	76.03%
48	AUTO OWNERS INSURANCE CO MUTUAL	0.34%	\$19,343,535	\$18,954,522	\$11,521,178	\$12,082,613	63.75%
49	VISION SERVICE PLAN INSURANCE CO	0.33%	\$18,995,219	\$18,955,715	\$14,906,183	\$14,060,835	74.18%
50	GUARANTY NATIONAL INSURANCE COMPANY	0.32%	\$18,516,813	\$19,880,703	\$2,001,629	\$13,984,295	70.34%
51	GEICO GENERAL INS CO	0.32%	\$18,451,376	\$16,636,343	\$11,244,795	\$13,433,577	80.75%
52	RELANCE INSURANCE COMPANY	0.32%	\$18,376,594	\$29,820,961	\$21,975,850	\$20,080,642	67.34%
53	STATE AUTO PROPERTY & CASUALTY INS CO	0.31%	\$17,966,382	\$18,196,317	\$9,245,528	\$9,408,470	51.71%
54	AMCO INSURANCE COMPANY	0.31%	\$17,782,908	\$16,688,725	\$8,822,110	\$8,281,032	49.62%
55	TRANSCONTINENTAL INSURANCE COMPANY	0.31%	\$17,709,693	\$20,901,779	\$13,152,140	\$19,458,570	93.10%
56	USAA CASUALTY INSURANCE COMPANY	0.30%	\$17,157,431	\$16,745,564	\$10,017,815	\$9,892,083	59.07%
57	COMMERCIAL UNION INSURANCE COMPANY	0.30%	\$17,118,318	\$17,733,394	\$17,362,944	\$9,324,723	52.58%
58	PACIFIC EMPLOYERS INSURANCE COMPANY	0.30%	\$16,954,907	\$16,937,115	\$1,821,205	\$1,525,787	9.01%
59	PROGRESSIVE SPECIALTY INS CO	0.30%	\$16,919,890	\$13,791,710	\$6,852,886	\$8,806,704	63.86%
60	ST PAUL GUARDIAN INSURANCE COMPANY	0.29%	\$16,705,040	\$14,716,519	\$5,617,491	\$9,586,666	65.14%
61	UNITED STATES FIDELITY & GUARANTY CO	0.29%	\$16,571,889	\$16,033,284	\$11,173,755	\$15,532,651	96.88%
62	CGU INSURANCE COMPANY	0.29%	\$16,513,827	\$17,363,160	\$9,451,987	\$4,978,368	28.67%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
63	EMPIRE FIRE AND MARINE INSURANCE CO	0.28%	\$16,107,100	\$12,587,624	\$5,246,431	\$6,471,938	51.42%
64	FARMERS INSURANCE EXCHANGE	0.28%	\$15,826,205	\$15,676,105	\$9,900,914	\$11,819,488	75.40%
65	FACTORY MUTUAL INSURANCE COMPANY	0.28%	\$15,809,575	\$16,555,938	\$9,991,057	\$9,741,756	58.84%
66	EMPLOYERS MUTUAL CASUALTY COMPANY	0.27%	\$15,269,622	\$14,453,705	\$6,704,036	\$10,888,087	75.33%
67	LYNDON PROPERTY INSURANCE COMPANY	0.27%	\$15,256,074	\$3,246,127	\$8,912,544	\$8,894,543	274.00%
68	TRAVELERS INDEMNITY COMPANY	0.26%	\$15,082,844	\$13,925,444	\$16,021,964	\$4,867,959	34.96%
69	FARMERS AND MERCHANTS INSURANCE CO	0.26%	\$14,878,089	\$15,961,425	\$9,330,038	\$3,948,476	24.74%
70	ALLIED PROPERTY & CASUALTY INS CO	0.26%	\$14,634,515	\$14,310,776	\$8,966,570	\$7,514,271	52.51%
71	AUTO CLUB FAMILY INSURANCE COMPANY	0.26%	\$14,586,561	\$14,647,492	\$7,059,826	\$6,912,630	47.19%
72	ST PAUL MERCURY INSURANCE COMPANY	0.25%	\$14,272,381	\$13,205,190	\$7,001,627	\$8,012,833	60.68%
73	AMERICAN MOTORISTS INSURANCE CO	0.25%	\$14,264,712	\$15,897,092	\$10,520,007	\$14,182,657	89.22%
74	HARTFORD CASUALTY INS CO	0.25%	\$14,083,136	\$13,692,008	\$7,952,034	\$12,277,287	89.67%
75	CORNERSTONE NATIONAL INSURANCE COMPANY	0.24%	\$13,878,382	\$13,377,770	\$7,404,398	\$8,597,451	64.27%
76	EMPLOYERS FIRE INSURANCE COMPANY	0.24%	\$13,621,224	\$13,733,411	\$7,711,979	\$7,316,473	53.27%
77	TRAVELERS INDEMNITY CO OF AMERICA	0.24%	\$13,489,798	\$12,941,657	\$8,805,317	\$9,229,168	71.31%
78	BENCHMARK INSURANCE COMPANY	0.23%	\$13,391,788	\$13,170,236	\$10,779,806	\$12,192,806	92.58%
79	RELIANCE NATIONAL INDEMNITY COMPANY	0.23%	\$13,339,852	\$18,640,068	\$15,454,092	\$16,615,379	89.14%
80	GENERAL ACCIDENT INSURANCE COMPANY	0.23%	\$12,986,609	\$13,128,916	\$7,037,017	\$7,954,792	60.59%
81	PROGRESSIVE CASUALTY INSURANCE CO	0.23%	\$12,953,326	\$12,273,503	\$6,664,604	\$7,073,630	57.63%
82	AMERICAN BANKERS INS CO OF FLORIDA	0.23%	\$12,933,408	\$11,423,275	\$3,845,968	\$2,724,860	23.85%
83	NATIONAL INSURANCE ASSOCIATION	0.22%	\$12,810,304	\$13,039,862	\$8,424,286	\$10,142,147	77.78%
84	SECURA INSURANCE A MUTUAL COMPANY	0.22%	\$12,639,295	\$13,668,282	\$7,828,509	\$8,929,182	65.33%
85	FREMONT INDEMNITY COMPANY	0.22%	\$12,626,966	\$10,810,304	\$3,537,909	\$5,598,051	51.78%
86	MORTGAGE GUARANTY INS CORP	0.22%	\$12,582,439	\$12,855,943	\$1,408,426	\$5,302,090	41.24%
87	RELIANCE NATIONAL INSURANCE COMPANY	0.22%	\$12,459,577	\$9,681,992	\$30,171,590	\$36,828,889	380.39%
88	DAIRYLAND INSURANCE COMPANY	0.22%	\$12,441,938	\$12,169,159	\$6,594,787	\$7,684,934	63.15%
89	OHIO CASUALTY INSURANCE COMPANY	0.22%	\$12,425,918	\$11,780,097	\$6,622,852	\$6,940,500	58.92%
90	AMERICAN COMPENSATION INSURANCE COMPANY	0.22%	\$12,409,789	\$12,772,325	\$7,803,929	\$7,507,763	58.78%
91	GOVERNMENT EMPLOYEES INSURANCE CO	0.22%	\$12,355,699	\$11,923,713	\$8,971,436	\$8,338,439	69.93%
92	FIRST NATIONAL INS CO OF AMERICA	0.22%	\$12,273,361	\$11,614,778	\$7,143,608	\$7,513,220	64.69%
93	LIBERTY INSURANCE CORPORATION	0.21%	\$12,210,282	\$12,241,637	\$11,461,511	\$5,100,390	41.66%
94	ATLANTIC MUTUAL INSURANCE COMPANY	0.21%	\$11,982,472	\$11,982,152	\$7,563,662	\$8,451,197	70.53%
95	GRINNELL MUTUAL REINSURANCE COMPANY	0.21%	\$11,901,951	\$12,002,457	\$7,141,483	\$6,265,695	52.20%
96	TRAVELERS INDEMNITY COMPANY OF MO THE	0.21%	\$11,813,721	\$12,665,908	\$9,859,505	\$8,470,871	66.88%
97	AMERICAN ALTERNATIVE INS CORP	0.21%	\$11,813,681	\$11,301,713	\$1,004,455	\$3,834,063	33.92%
98	WEST AMERICAN INSURANCE COMPANY	0.21%	\$11,708,984	\$11,222,825	\$5,546,942	\$6,936,769	61.81%
99	TRUCK INSURANCE EXCHANGE	0.20%	\$11,665,082	\$11,083,803	\$6,230,870	\$11,979,801	108.08%
100	AMERICAN EMPLOYERS INSURANCE CO	0.20%	\$11,650,864	\$9,837,941	\$5,049,861	\$3,017,998	30.68%
101	UNIVERSAL UNDERWRITERS INS CO	0.20%	\$11,393,394	\$13,119,042	\$8,710,673	\$7,029,888	53.59%
102	ROYAL INSURANCE COMPANY OF AMERICA	0.20%	\$11,213,801	\$11,027,538	\$5,261,526	\$5,622,528	50.99%
103	GREAT NORTHERN INSURANCE COMPANY	0.19%	\$10,968,099	\$10,583,199	\$9,080,254	\$12,073,227	114.08%
104	GENERAL ELECTRIC MORT INS CORP	0.19%	\$10,636,535	\$10,972,147	\$1,500,122	\$859,874	7.84%
105	MISSOURI HOSPITAL PLAN	0.19%	\$10,561,032	\$10,556,492	\$4,561,457	\$6,429,758	60.91%
106	GATEWAY INSURANCE COMPANY	0.18%	\$10,543,623	\$10,156,371	\$5,571,432	\$5,406,285	53.23%
107	GULF INSURANCE COMPANY	0.18%	\$10,519,548	\$9,308,192	\$3,317,213	\$5,788,490	62.19%
108	AMERICAN NATIONAL FIRE INSURANCE CO	0.18%	\$10,504,929	\$9,968,775	\$4,251,107	\$5,453,213	54.70%
109	MEDICAL PROTECTIVE COMPANY	0.18%	\$10,481,504	\$9,966,401	\$11,766,022	\$3,829,370	-38.42%
110	FIREMANS FUND INS CO OF MISSOURI	0.18%	\$10,434,449	\$10,045,810	\$5,552,039	\$6,083,391	60.56%
111	GUIDEONE MUTUAL INSURANCE COMPANY	0.18%	\$10,327,380	\$10,233,332	\$8,948,150	\$10,145,170	99.14%
112	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.17%	\$9,906,900	\$9,229,232	\$5,818,698	\$8,186,214	88.70%
113	CHICAGO INSURANCE COMPANY	0.17%	\$9,888,951	\$5,693,242	\$1,404,066	\$3,051,213	53.59%
114	AMERICAN INSURANCE COMPANY THE	0.17%	\$9,888,798	\$9,404,684	\$9,215,062	\$8,991,374	95.61%
115	SECURITY INSURANCE COMPANY OF HARTFORD	0.17%	\$9,851,986	\$9,078,729	\$4,467,556	\$6,521,939	71.84%
116	UNITED PACIFIC INSURANCE COMPANY	0.17%	\$9,848,927	\$10,412,392	\$4,285,979	\$6,773,874	65.06%
117	CHURCH MUTUAL INSURANCE COMPANY	0.17%	\$9,833,121	\$9,687,936	\$4,424,858	\$3,145,996	32.47%
118	UNITED SECURITY INSURANCE COMPANY	0.17%	\$9,772,865	\$10,212,649	\$7,753,129	\$7,677,387	75.18%
119	COLUMBIA NATIONAL INSURANCE COMPANY	0.17%	\$9,713,965	\$9,010,488	\$5,176,843	\$7,072,365	78.49%
120	MBIA INSURANCE CORPORATION	0.17%	\$9,684,005	\$2,491,770	\$0	\$0	0.00%
121	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$9,366,203	\$9,547,683	\$5,344,023	\$2,948,759	30.88%
122	HAWKEYE SECURITY INSURANCE COMPANY	0.16%	\$9,108,377	\$9,258,363	\$5,783,778	\$9,357,027	101.07%
123	SAVERS PROPERTY & CASUALTY INS CO	0.16%	\$8,980,296	\$9,061,437	\$1,956,694	\$2,354,537	25.98%
124	MILLERS MUTUAL INSURANCE ASSOCIATION	0.16%	\$8,971,293	\$9,196,923	\$6,384,724	\$4,841,809	52.65%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
125	GENERAL CASUALTY CO OF WISCONSIN	0.15%	\$8,788,681	\$8,369,357	\$3,637,666	\$4,372,588	52.25%
126	CHICAGO TITLE INSURANCE CO	0.15%	\$8,689,680	\$6,890,702	\$695,777	\$916,599	13.30%
127	AMERICAN FAMILY HOME INSURANCE CO	0.15%	\$8,682,875	\$8,026,503	\$3,393,990	\$3,694,008	46.02%
128	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.15%	\$8,660,463	\$8,719,240	\$5,943,808	\$4,866,499	55.81%
129	AMERICAN STATES PREFERRED INS CO	0.15%	\$8,642,112	\$19,360,478	\$15,845,232	\$12,922,492	66.75%
130	FAIRMONT INSURANCE COMPANY	0.15%	\$8,556,969	\$5,963,205	\$2,790,843	\$4,667,165	78.27%
131	ECONOMY PREFERRED INSURANCE COMPANY	0.15%	\$8,531,983	\$8,836,804	\$5,357,519	\$4,627,115	52.36%
132	MICHIGAN MUTUAL INSURANCE COMPANY	0.15%	\$8,413,576	\$8,809,808	\$6,120,922	\$6,060,998	68.80%
133	STANDARD FIRE INSURANCE COMPANY	0.15%	\$8,403,062	\$7,463,363	\$4,324,402	\$4,573,910	61.28%
134	ILLINOIS NATIONAL INSURANCE COMPANY	0.14%	\$8,235,796	\$18,166,171	\$7,526,569	\$11,669,067	64.24%
135	PHOENIX INSURANCE COMPANY THE	0.14%	\$8,225,660	\$8,518,273	\$4,954,648	\$6,174,351	72.48%
136	BAR PLAN MUTUAL INSURANCE CO THE	0.14%	\$8,125,460	\$8,235,099	\$3,942,351	\$1,362,799	16.55%
137	NOBEL INSURANCE COMPANY	0.14%	\$8,058,874	\$7,833,753	\$3,172,077	\$7,563,908	96.56%
138	LEGION INSURANCE COMPANY	0.14%	\$8,048,135	\$7,600,112	\$8,575,445	\$10,713,720	140.97%
139	AMERISURE INSURANCE COMPANY	0.14%	\$7,954,900	\$7,950,140	\$5,006,529	\$6,240,325	78.49%
140	TWIN CITY FIRE INS CO	0.14%	\$7,886,948	\$7,957,790	\$4,816,893	-\$2,456,775	-30.87%
141	GEICO CASUALTY COMPANY	0.14%	\$7,863,369	\$7,086,635	\$3,568,750	\$4,680,550	66.05%
142	WESTCHESTER FIRE INSURANCE COMPANY	0.14%	\$7,819,592	\$6,815,343	\$8,078,741	-\$3,153,948	-46.28%
143	DEERBROOK INSURANCE COMPANY	0.14%	\$7,816,022	\$8,622,429	\$6,631,738	\$7,290,616	84.55%
144	MEDICAL ASSURANCE CO INC	0.14%	\$7,733,237	\$4,447,917	\$0	\$2,424,639	54.51%
145	VIGILANT INSURANCE COMPANY	0.13%	\$7,678,692	\$8,004,833	\$3,407,818	\$3,431,499	42.87%
146	NORTHLAND INSURANCE COMPANY	0.13%	\$7,671,141	\$7,776,109	\$6,301,621	\$6,944,077	89.30%
147	OMNI INSURANCE COMPANY	0.13%	\$7,643,249	\$7,791,237	\$3,847,180	\$3,916,629	50.27%
148	CHARTER OAK FIRE INSURANCE CO THE	0.13%	\$7,636,396	\$7,574,399	\$3,785,849	\$10,149,967	134.00%
149	AIU INSURANCE COMPANY	0.13%	\$7,619,465	\$5,054,066	\$2,319,122	\$4,288,264	84.85%
150	TIG PREMIER INSURANCE COMPANY	0.13%	\$7,580,020	\$7,107,817	\$5,250,376	\$5,851,698	82.33%
151	ROYAL INDEMNITY COMPANY	0.13%	\$7,558,320	\$6,895,620	\$3,199,869	\$3,189,704	46.26%
152	ASSURANCE COMPANY OF AMERICA	0.13%	\$7,470,928	\$7,006,349	\$4,846,867	\$6,462,430	92.24%
153	EMPLOYERS REINSURANCE CORPORATION	0.13%	\$7,459,268	\$7,335,654	\$3,065,270	\$5,711,857	77.86%
154	TRADERS INSURANCE COMPANY	0.13%	\$7,442,947	\$7,472,028	\$3,694,597	\$4,347,325	58.18%
155	INSURANCE CO OF THE STATE OF PA	0.13%	\$7,414,816	\$8,585,717	\$2,664,694	-\$1,710,578	-19.92%
156	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	0.13%	\$7,410,276	\$4,668,321	\$2,373,021	\$3,364,422	72.07%
157	JOHN DEERE INSURANCE COMPANY	0.13%	\$7,365,355	\$7,592,685	\$4,127,216	\$4,786,951	63.05%
158	FIDELITY AND DEPOSIT CO MARYLAND	0.13%	\$7,317,477	\$7,066,468	\$1,635,811	-\$1,335,595	-18.90%
159	ALLIANZ INSURANCE COMPANY	0.13%	\$7,178,099	\$7,274,883	\$5,483,144	\$5,963,364	81.97%
160	UNITED GUARANTY RESIDENTIAL INS CO	0.13%	\$7,155,311	\$7,107,118	\$326,522	\$785,680	11.05%
161	TIG INSURANCE COMPANY	0.12%	\$7,031,907	\$6,256,101	\$7,728,885	\$3,639,046	58.17%
162	AMERICAN CASUALTY CO OF READING PA	0.12%	\$6,946,668	\$8,560,388	\$8,664,783	\$28,994,205	338.70%
163	AMERICAN MANUFACTURERS MUTUAL INS CO	0.12%	\$6,783,952	\$7,625,668	\$6,059,266	\$8,099,503	106.21%
164	REPUBLIC MORTGAGE INSURANCE COMPANY	0.12%	\$6,712,959	\$7,007,479	\$855,133	\$806,668	11.51%
165	MEDICAL ASSURANCE OF MISSOURI INC	0.12%	\$6,709,377	\$3,089,673	\$3,815,111	\$972,299	31.47%
166	DEPOSITORS INSURANCE COMPANY	0.12%	\$6,687,104	\$5,998,427	\$3,851,142	\$3,996,274	66.62%
167	INTERMED INSURANCE COMPANY	0.12%	\$6,662,793	\$7,267,360	\$5,992,715	\$3,546,570	48.80%
168	PACIFIC INDEMNITY COMPANY	0.11%	\$6,524,883	\$6,540,407	\$4,484,854	\$5,996,918	91.69%
169	NATIONAL SURETY CORPORATION	0.11%	\$6,495,824	\$9,419,146	\$26,574,938	\$25,875,143	274.71%
170	AMERICAN GROWERS INSURANCE COMPANY	0.11%	\$6,494,710	\$6,494,710	\$8,758,873	\$12,793,479	196.98%
171	HALCYON INSURANCE CO	0.11%	\$6,465,055	\$1,301,786	\$449,839	\$837,449	64.33%
172	WINDSOR INSURANCE COMPANY	0.11%	\$6,423,176	\$6,668,887	\$4,703,573	\$4,366,804	65.48%
173	GEICO INDEMNITY COMPANY	0.11%	\$6,386,718	\$5,614,106	\$3,016,659	\$3,646,687	64.96%
174	AMERICAN PROTECTION INSURANCE CO	0.11%	\$6,353,408	\$7,991,377	\$18,976,109	\$17,698,887	221.47%
175	METROPOLITAN PROPERTY & CASUALTY INS CO	0.11%	\$6,326,714	\$6,573,956	\$3,814,229	\$3,738,948	56.88%
176	FARMERS ALLIANCE MUTUAL INS CO	0.11%	\$6,322,558	\$6,407,305	\$2,986,569	\$2,340,826	36.53%
177	AMERICAN INTERSTATE INS CO	0.11%	\$6,308,986	\$5,474,280	\$2,818,136	\$8,913,077	162.82%
178	AMERICAN SECURITY INSURANCE COMPANY	0.11%	\$6,197,901	\$5,979,444	\$2,102,652	\$2,434,147	40.71%
179	PMI MORTGAGE INS CO	0.11%	\$6,172,560	\$5,751,965	\$684,610	\$773,557	13.45%
180	IGF INSURANCE COMPANY	0.11%	\$6,089,687	\$7,154,028	\$7,476,933	\$7,199,190	100.63%
181	LINCOLN NATIONAL HEALTH & CAS INS CO	0.10%	\$5,959,004	\$5,924,870	\$3,005,845	\$4,121,546	69.56%
182	FIRST AMERICAN TITLE INSURANCE CO	0.10%	\$5,915,160	\$5,750,194	\$1,034,238	\$801,333	13.94%
183	EXECUTIVE RISK INDEMNITY INC	0.10%	\$5,896,955	\$6,594,862	\$414,046	\$4,497,077	68.19%
184	FIDELITY NATIONAL TITLE INSURANCE CO	0.10%	\$5,884,681	\$5,745,390	\$280,059	\$674,789	11.74%
185	VALLEY FORGE INSURANCE COMPANY	0.10%	\$5,869,719	\$5,363,372	\$2,423,136	\$3,426,593	63.89%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
186	RURAL COMMUNITY INSURANCE COMPANY	0.10%	\$5,801,051	\$5,801,051	\$10,228,161	\$11,551,389	199.13%
187	GENERAL CASUALTY CO OF ILLINOIS	0.10%	\$5,789,970	\$5,284,655	\$3,413,374	\$3,116,925	58.98%
188	SAFETY NATIONAL CASUALTY CORPORATION	0.10%	\$5,753,761	\$5,579,261	\$2,379,201	\$5,431,414	97.35%
189	NATIONAL CASUALTY COMPANY	0.10%	\$5,718,169	\$6,089,199	\$4,369,696	\$4,256,401	69.90%
190	UNITED STATES FIRE INSURANCE CO	0.10%	\$5,592,397	\$4,917,456	\$5,377,061	\$4,710,626	95.79%
191	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.10%	\$5,588,006	\$5,731,263	\$85,790	\$584,810	10.20%
192	SAGAMORE INSURANCE COMPANY	0.10%	\$5,437,227	\$6,077,287	\$3,100,397	\$3,415,062	56.19%
193	LAWYERS TITLE INSURANCE CORPORATION	0.09%	\$5,419,778	\$5,340,097	\$212,158	\$9,689	0.18%
194	BITUMINOUS CASUALTY CORPORATION	0.09%	\$5,411,454	\$5,118,622	\$2,438,798	\$3,239,209	63.28%
195	OMAHA PROPERTY AND CASUALTY INS CO	0.09%	\$5,384,020	\$5,194,274	\$2,837,598	\$2,963,323	57.05%
196	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.09%	\$5,369,457	\$6,083,280	\$6,644,691	\$6,227,467	102.37%
197	COUNTRY MUTUAL INSURANCE COMPANY	0.09%	\$5,311,189	\$5,272,183	\$3,110,712	\$2,908,931	55.18%
198	TRAVCO INSURANCE COMPANY	0.09%	\$5,268,534	\$5,253,539	\$2,714,988	\$3,916,695	74.55%
199	AMERICAN GUARANTEE & LIABILITY INS CO	0.09%	\$5,246,993	\$4,615,587	\$1,381,307	\$1,453,764	31.50%
200	AMERICAN AND FOREIGN INSURANCE CO	0.09%	\$5,234,694	\$5,872,487	\$3,382,958	\$3,417,046	58.19%
201	COMMONWEALTH LAND TITLE INS CO	0.09%	\$5,230,827	\$4,533,396	\$693,533	\$994,254	21.93%
202	ARGONAUT GREAT CENTRAL INSURANCE CO	0.09%	\$5,185,860	\$5,050,837	\$1,780,812	\$2,319,801	45.93%
203	ACE AMERICAN INSURANCE COMPANY	0.09%	\$5,180,972	\$5,250,969	\$4,783,865	-\$132,819	-2.53%
204	INDIANA LUMBERMENS MUTUAL INS CO	0.09%	\$5,100,012	\$4,903,078	\$7,643,194	\$6,999,207	142.75%
205	ASSOCIATES INSURANCE COMPANY	0.09%	\$5,002,800	\$4,265,965	\$2,365,272	\$2,686,712	62.98%
206	LM INSURANCE CORPORATION	0.09%	\$4,897,628	\$4,906,100	\$5,369,610	\$7,268,568	148.15%
207	METROPOLITAN GROUP PROP & CAS INS CO	0.09%	\$4,866,504	\$4,602,193	\$2,823,649	\$3,366,744	73.16%
208	LIBERTY MUTUAL INSURANCE COMPANY	0.09%	\$4,858,324	\$5,232,942	\$17,517,525	-\$600,966	-11.48%
209	AMERICAN MODERN HOME INSURANCE CO	0.08%	\$4,850,814	\$4,926,958	\$2,380,791	\$2,543,401	51.62%
210	AGRICULTURAL INSURANCE COMPANY	0.08%	\$4,769,774	\$3,213,385	\$943,462	\$1,061,644	33.04%
211	VIRGINIA SURETY COMPANY INC	0.08%	\$4,764,595	\$40,078,531	\$6,333,151	\$6,418,282	16.01%
212	AMERICAN INTERNATIONAL SOUTH INS CO	0.08%	\$4,741,808	\$4,415,120	\$1,705,304	\$2,406,831	54.51%
213	NORTHERN ASSURANCE CO OF AMERICA	0.08%	\$4,733,825	\$5,236,754	\$3,893,728	\$9,530,967	182.00%
214	EVERGREEN NATIONAL INDEMNITY COMPANY	0.08%	\$4,733,733	\$4,765,454	\$1,792,865	\$4,380,303	91.92%
215	MILLERS CLASSIFIED INSURANCE COMPANY	0.08%	\$4,600,678	\$4,687,886	\$2,801,977	\$2,120,282	45.23%
216	GUIDEONE ELITE INSURANCE COMPANY	0.08%	\$4,587,962	\$4,513,772	\$3,154,188	\$2,360,035	52.29%
217	NORTHERN INSURANCE CO OF NEW YORK	0.08%	\$4,575,690	\$6,304,759	\$7,808,494	\$9,459,845	150.04%
218	REDLAND INSURANCE COMPANY	0.08%	\$4,568,718	\$4,904,392	\$5,333,813	\$6,519,491	132.93%
219	OLD REPUBLIC INSURANCE COMPANY	0.08%	\$4,557,239	\$4,543,353	\$7,746,407	\$8,296,041	182.60%
220	GENERAL INSURANCE CO OF AMERICA	0.08%	\$4,550,965	\$4,714,705	\$3,004,319	\$2,176,710	46.17%
221	CENTRAL STATES INDEMNITY CO OF OMAHA	0.08%	\$4,524,897	\$4,524,897	\$916,994	\$785,509	17.36%
222	OLD RELIABLE CASUALTY COMPANY	0.08%	\$4,396,798	\$4,389,587	\$1,926,924	\$1,911,154	43.54%
223	OWNERS INSURANCE COMPANY	0.08%	\$4,358,861	\$4,090,950	\$1,801,995	\$3,633,601	88.82%
224	WAUSAU UNDERWRITERS INS CO	0.08%	\$4,312,525	\$4,767,159	\$4,283,975	\$2,936,497	61.60%
225	BROTHERHOOD MUTUAL INSURANCE CO	0.08%	\$4,308,515	\$4,196,806	\$2,920,527	\$4,048,681	96.47%
226	AMBAC ASSURANCE CORPORATION	0.07%	\$4,279,908	\$1,420,497	\$43,863	\$20,464	1.44%
227	CLARENDON NATIONAL INS CO	0.07%	\$4,190,422	\$4,297,025	\$4,327,119	\$6,506,048	151.41%
228	BALBOA INSURANCE COMPANY	0.07%	\$4,187,508	\$3,618,684	\$1,701,816	\$1,796,261	49.64%
229	TRITON INSURANCE COMPANY	0.07%	\$4,170,723	\$2,124,014	\$622,388	\$837,708	39.44%
230	STATE FARM GENERAL INSURANCE CO	0.07%	\$4,128,138	\$5,442,897	\$3,076,166	\$1,724,798	31.69%
231	GREAT AMERICAN INSURANCE COMPANY	0.07%	\$4,115,270	\$3,300,767	\$776,196	\$634,940	19.24%
232	CHRYSLER INSURANCE COMPANY	0.07%	\$4,043,392	\$4,423,374	\$2,822,130	-\$2,889,660	-65.33%
233	AGRI GENERAL INSURANCE COMPANY	0.07%	\$3,993,392	\$3,993,392	\$3,007,148	\$4,302,700	107.75%
234	TRAVELERS INSURANCE CO(ACC DEPT)	0.07%	\$3,956,605	\$3,989,063	\$2,584,627	\$2,873,277	72.03%
235	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.07%	\$3,956,327	\$3,844,510	\$3,698,697	\$2,515,618	65.43%
236	CINCINNATI CASUALTY COMPANY THE	0.07%	\$3,954,621	\$4,043,772	\$2,325,874	\$1,659,883	41.05%
237	REGENT INSURANCE COMPANY	0.07%	\$3,952,414	\$3,873,972	\$2,528,428	\$3,286,963	84.85%
238	FRONTIER INSURANCE COMPANY	0.07%	\$3,950,866	\$3,664,480	\$748,086	\$1,804,009	49.23%
239	PHILADELPHIA INDEMNITY INSURANCE CO	0.07%	\$3,925,083	\$3,392,352	\$1,397,212	\$949,832	28.00%
240	NATIONWIDE AGRIBUSINESS INS CO	0.07%	\$3,858,783	\$3,963,805	\$3,022,803	\$4,097,027	103.36%
241	NATIONAL GENERAL INS CO	0.07%	\$3,857,585	\$3,891,547	\$2,668,884	\$1,903,568	48.92%
242	HARTFORD STEAM BOILER INSPECTION & INS	0.07%	\$3,847,103	\$3,744,388	\$1,831,611	-\$2,603,455	-69.53%
243	FIDELITY AND GUARANTY INSURANCE COMPANY	0.07%	\$3,844,377	\$6,929,037	\$6,120,517	\$5,764,774	83.20%
244	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$3,769,790	\$3,652,138	\$1,249,398	\$1,939,002	53.09%
245	WESCO INSURANCE COMPANY	0.06%	\$3,658,400	\$1,822,296	\$257,865	\$318,081	17.45%
246	WAUSAU BUSINESS INSURANCE COMPANY	0.06%	\$3,641,967	\$3,757,046	\$3,035,021	\$2,863,837	76.23%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
247	CREDIT GENERAL INS CO	0.06%	\$3,641,702	\$3,626,138	\$3,170,660	\$3,685,351	101.63%
248	TRUMBULL INSURANCE COMPANY	0.06%	\$3,624,211	\$2,053,941	\$1,162,739	\$1,884,314	91.74%
249	TRI STATE INSURANCE CO OF MINNESOTA	0.06%	\$3,612,034	\$3,621,978	\$1,623,727	\$1,528,127	42.19%
250	NATIONAL GENERAL ASSURANCE COMPANY	0.06%	\$3,539,471	\$3,132,493	\$1,771,088	\$2,069,249	66.06%
251	CUMIS INSURANCE SOCIETY INC	0.06%	\$3,447,523	\$3,666,575	\$1,497,521	\$1,763,220	48.09%
252	AMERICAN ZURICH INSURANCE COMPANY	0.06%	\$3,423,389	\$3,352,489	\$3,145,137	\$2,905,138	86.66%
253	VIKING INSURANCE COMPANY OF WI	0.06%	\$3,404,608	\$3,407,399	\$1,891,763	\$2,246,462	65.93%
254	RADIAN GUARANTY INC	0.06%	\$3,368,648	\$3,326,234	\$386,368	\$1,213,853	36.49%
255	NEW HAMPSHIRE INSURANCE COMPANY	0.06%	\$3,367,264	\$4,493,008	\$5,961,648	\$7,277,768	161.98%
256	FOREMOST SIGNATURE INSURANCE COMPANY	0.06%	\$3,358,063	\$3,191,303	\$1,308,457	\$1,289,523	40.41%
257	ST PAUL PROPERTY & CASUALTY INS CO	0.06%	\$3,356,404	\$4,097,672	\$1,433,983	\$755,199	18.43%
258	CONNECTICUT INDEMNITY COMPANY THE	0.06%	\$3,352,521	\$3,548,600	\$2,761,497	\$4,446,703	125.31%
259	AMERICAN AGR-BUSINESS INS CO	0.06%	\$3,305,949	\$2,951,326	\$1,768,951	\$2,327,719	78.87%
260	CAPITOL INDEMNITY CORPORATION	0.06%	\$3,304,492	\$3,501,036	\$921,726	\$3,434,831	98.11%
261	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$3,301,218	\$2,899,607	\$1,867,131	\$2,415,924	83.32%
262	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.06%	\$3,294,477	\$3,529,517	\$2,029,025	\$2,393,587	67.82%
263	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.06%	\$3,289,539	\$2,533,714	\$2,117,256	\$1,408,874	-55.61%
264	ULICO CASUALTY COMPANY	0.06%	\$3,259,811	\$3,337,529	\$1,073,181	\$1,607,307	48.16%
265	FIDELITY & GUARANTY INS UNDERWRITERS	0.06%	\$3,251,775	\$4,426,759	\$2,952,531	\$1,975,607	44.63%
266	TRANSNATION TITLE INSURANCE COMPANY	0.06%	\$3,236,120	\$3,013,754	\$298,695	\$396,651	13.16%
267	STEWART TITLE GUARANTY COMPANY	0.06%	\$3,212,882	\$2,740,003	-\$75,170	-\$38,473	-1.40%
268	LITITZ MUTUAL INSURANCE COMPANY	0.06%	\$3,162,651	\$3,145,757	\$1,758,582	\$1,694,665	53.87%
269	MARYLAND CASUALTY COMPANY	0.06%	\$3,144,093	\$2,488,548	\$1,883,242	\$581,384	23.36%
270	WESTPORT INSURANCE CORPORATION	0.06%	\$3,142,382	\$1,897,788	\$1,313,124	\$6,318,043	332.92%
271	LINCOLN GENERAL INSURANCE CO	0.05%	\$3,130,945	\$3,589,823	\$4,506,366	\$3,471,090	96.69%
272	INTEGON NATIONAL INSURANCE COMPANY	0.05%	\$3,117,298	\$2,769,660	\$1,418,419	\$1,417,590	51.18%
273	TICO INSURANCE COMPANY	0.05%	\$3,064,481	\$1,325,317	\$576,947	\$1,075,078	81.12%
274	OLD UNITED CASUALTY COMPANY	0.05%	\$3,035,416	\$2,160,162	\$1,476,611	\$1,701,558	78.77%
275	STATEWIDE INSURANCE COMPANY	0.05%	\$2,968,999	\$2,278,625	\$976,568	\$1,161,800	50.99%
276	VALIANT INS CO	0.05%	\$2,934,331	\$3,313,986	\$2,555,503	\$2,366,034	71.40%
277	CENTRE INSURANCE COMPANY	0.05%	\$2,894,761	\$3,025,961	\$2,812,257	\$4,120,512	136.17%
278	GENESIS INSURANCE COMPANY	0.05%	\$2,886,615	\$2,586,762	\$6,421	\$1,601,171	61.90%
279	WESTERN SURETY COMPANY	0.05%	\$2,827,011	\$2,691,302	\$132,758	\$253,677	9.43%
280	ST PAUL INSURANCE CO OF ILLINOIS THE	0.05%	\$2,796,126	\$2,546,449	\$5,197,006	-\$3,376,406	-132.59%
281	ZURICH AMERICAN INS CO OF ILLINOIS	0.05%	\$2,794,235	\$5,439,620	\$542,227	\$4,475,353	82.27%
282	NATIONAL AMERICAN INSURANCE COMPANY	0.05%	\$2,794,105	\$2,258,547	\$963,888	\$921,118	40.78%
283	KANSAS BANKERS SURETY COMPANY THE	0.05%	\$2,790,718	\$2,779,825	\$1,068,840	\$611,680	22.00%
284	NATIONAL FIRE INS CO OF HARTFORD	0.05%	\$2,784,863	\$2,844,139	\$734,818	\$942,331	33.13%
285	FREMONT CASUALTY INSURANCE COMPANY	0.05%	\$2,783,773	\$3,405,643	\$1,761,132	\$2,843,724	83.50%
286	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.05%	\$2,765,472	\$2,201,279	\$517,589	\$1,795,661	81.57%
287	MOTORS INSURANCE CORPORATION	0.05%	\$2,754,476	\$2,655,904	\$1,560,369	\$1,515,498	57.06%
288	AMERICAN ROAD INSURANCE COMPANY	0.05%	\$2,735,222	\$3,075,736	\$3,681,701	\$3,749,382	121.90%
289	BITUMINOUS FIRE AND MARINE INS CO	0.05%	\$2,724,547	\$2,797,693	\$1,212,548	\$3,107,339	111.07%
290	DOCTORS COMPANY AN INTERINS EXCHANGE	0.05%	\$2,716,177	\$2,800,455	\$330,000	\$1,721,377	61.47%
291	ALLMERICA FINANCIAL BENEFIT INS CO	0.05%	\$2,710,974	\$2,657,850	\$2,003,700	\$2,918,970	109.82%
292	AMERICAN INTERNATIONAL INS CO	0.05%	\$2,706,405	\$2,337,940	\$1,100,705	\$1,489,112	63.69%
293	AMEX ASSURANCE COMPANY	0.05%	\$2,703,853	\$2,674,318	\$1,208,649	\$1,007,679	37.68%
294	FREMONT INDUSTRIAL INDEMNITY COMPANY	0.05%	\$2,683,229	\$2,432,202	\$219,090	\$1,170,529	48.13%
295	ELECTRIC INSURANCE COMPANY	0.05%	\$2,673,721	\$2,562,374	\$956,670	\$1,012,175	39.50%
296	ECONOMY FIRE & CASUALTY COMPANY	0.05%	\$2,646,267	\$2,875,158	\$1,771,685	\$1,692,118	58.85%
297	OLD REPUBLIC NATIONAL TITLE INS CO	0.05%	\$2,640,361	\$2,575,280	\$496,795	\$295,462	11.47%
298	FARMERS MUTUAL HAIL INS CO OF IOWA	0.05%	\$2,636,792	\$2,636,809	\$176,713	\$169,713	6.44%
299	AVEMCO INSURANCE COMPANY	0.05%	\$2,598,263	\$2,589,571	\$1,888,874	\$1,620,031	62.56%
300	FOREMOST INSURANCE CO	0.05%	\$2,574,660	\$2,571,509	\$832,330	\$767,996	29.87%
301	LEADER INSURANCE COMPANY	0.04%	\$2,565,817	\$3,978,793	\$2,768,846	\$2,497,144	62.76%
302	CGU INSURANCE COMPANY OF NEW JERSEY	0.04%	\$2,559,000	\$2,754,310	\$1,192,695	\$1,975,116	71.71%
303	CENTENNIAL INSURANCE COMPANY	0.04%	\$2,553,188	\$2,803,919	\$1,017,260	\$1,636,142	58.35%
304	RLI INSURANCE COMPANY	0.04%	\$2,533,964	\$2,201,221	\$378,297	\$187,304	8.51%
305	MENDOTA INSURANCE COMPANY	0.04%	\$2,499,816	\$2,627,099	\$1,469,942	\$1,506,660	57.35%
306	FIREMENS INS CO OF NEWARK NEW JERSEY	0.04%	\$2,492,455	\$502,190	\$811,332	\$2,044,870	407.19%
307	OAK RIVER INSURANCE COMPANY	0.04%	\$2,454,972	\$2,262,279	\$1,283,963	\$1,236,133	54.64%
308	VALLEY NATIONAL INSURANCE COMPANY	0.04%	\$2,453,316	\$1,842,846	\$843,661	\$1,303,323	70.72%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
309	METROPOLITAN GENERAL INS CO	0.04%	\$2,417,515	\$2,539,695	\$1,573,998	\$1,482,815	58.39%
310	STAR INSURANCE COMPANY	0.04%	\$2,408,884	\$2,179,625	\$911,762	\$1,597,608	73.30%
311	CANAL INSURANCE COMPANY	0.04%	\$2,339,923	\$2,092,889	\$1,465,341	\$1,382,928	66.08%
312	RANGER INSURANCE COMPANY	0.04%	\$2,328,500	\$2,872,980	\$2,540,315	\$2,049,772	71.35%
313	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.04%	\$2,321,958	\$1,290,213	\$778,134	\$668,352	51.80%
314	MUTUAL PROTECTIVE INS CO	0.04%	\$2,319,250	\$2,296,507	\$1,752,916	\$1,868,744	81.37%
315	AFFILIATED FM INSURANCE COMPANY	0.04%	\$2,311,368	\$2,055,399	\$979,803	\$748,698	36.43%
316	BANKERS STANDARD INSURANCE COMPANY	0.04%	\$2,247,601	\$1,891,591	\$2,251,059	\$2,186,946	115.61%
317	AUTOMOBILE INS CO OF HARTFORD CT	0.04%	\$2,232,346	\$1,907,506	\$1,060,953	\$1,072,574	56.23%
318	LUMBER MUTUAL INSURANCE COMPANY	0.04%	\$2,206,051	\$2,121,897	\$2,432,042	\$2,272,945	107.12%
319	COLONIAL PENN FRANKLIN INSURANCE CO	0.04%	\$2,187,118	\$1,913,977	\$1,123,887	\$1,430,526	74.74%
320	STANDARD GUARANTY INSURANCE COMPANY	0.04%	\$2,176,801	\$2,245,392	\$423,445	\$359,413	16.01%
321	ASSOCIATED INDEMNITY CORPORATION	0.04%	\$2,163,012	\$1,959,087	\$1,178,415	-\$608,154	-31.04%
322	NAU COUNTRY INSURANCE COMPANY	0.04%	\$2,156,079	\$2,150,406	\$1,467,726	\$1,380,312	64.19%
323	AMERICAN FIDELITY & LIBERTY INS CO	0.04%	\$2,141,881	\$1,842,376	\$319,693	\$757,247	41.10%
324	FARMLAND MUTUAL INSURANCE COMPANY	0.04%	\$2,094,709	\$2,239,561	\$3,099,684	\$3,867,512	172.69%
325	AMERIN GUARANTY CORPORATION	0.04%	\$2,069,009	\$2,233,636	\$219,234	\$592,276	26.52%
326	SAFEGUARD INSURANCE COMPANY	0.04%	\$2,063,422	\$1,383,251	\$572,106	\$1,115,141	80.62%
327	FIRST AMERICAN INSURANCE COMPANY	0.04%	\$2,063,402	\$3,527,277	\$3,278,318	\$2,400,173	68.05%
328	EMCASCO INSURANCE COMPANY	0.04%	\$2,037,075	\$1,999,323	\$1,474,798	\$1,231,893	61.62%
329	HARCO NATIONAL INSURANCE COMPANY	0.04%	\$2,031,284	\$1,934,539	\$2,163,743	\$1,848,827	95.57%
330	FEDERATED RURAL ELECTRIC INS CORP	0.04%	\$2,022,411	\$2,072,546	\$736,332	\$742,854	35.84%
331	MIC PROPERTY AND CASUALTY INS CORP	0.04%	\$1,997,699	\$2,186,266	\$576,285	-\$1,213,701	-55.51%
332	NORTHBROOK PROPERTY & CASUALTY INS CO	0.03%	\$1,967,921	\$1,232,597	\$761,802	\$566,090	45.93%
333	TRUSTGARD INSURANCE COMPANY	0.03%	\$1,865,882	\$1,968,983	\$1,759,694	\$1,262,808	64.14%
334	TOYOTA MOTOR INSURANCE COMPANY	0.03%	\$1,844,001	\$1,322,017	\$702,880	\$929,653	70.32%
335	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$1,835,850	\$1,851,802	\$1,234,482	\$374,294	20.21%
336	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.03%	\$1,800,823	\$1,729,785	\$537,207	\$2,122,790	122.72%
337	AMICA MUTUAL INSURANCE COMPANY	0.03%	\$1,783,867	\$1,749,195	\$833,035	\$495,107	28.30%
338	NATIONAL INDEMNITY COMPANY	0.03%	\$1,779,402	\$1,670,479	\$600,785	-\$455,404	-27.26%
339	GRANITE STATE INSURANCE COMPANY	0.03%	\$1,773,919	\$4,163,829	\$6,763,417	\$1,254,620	30.13%
340	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$1,760,078	\$1,806,497	\$1,049,903	\$1,184,764	65.58%
341	NORTH RIVER INSURANCE COMPANY THE	0.03%	\$1,722,514	\$2,548,255	\$3,753,321	\$1,367,432	53.66%
342	AMWEST SURETY INSURANCE COMPANY	0.03%	\$1,664,179	\$1,463,843	\$1,285,914	\$1,280,913	87.50%
343	U S SPECIALTY INSURANCE COMPANY	0.03%	\$1,655,178	\$1,528,445	\$1,424,436	\$1,730,887	113.24%
344	POTOMAC INSURANCE CO OF ILLINOIS	0.03%	\$1,651,637	\$1,853,781	\$916,484	\$1,493,766	80.58%
345	UTICA MUTUAL INSURANCE COMPANY	0.03%	\$1,651,206	\$1,145,760	\$393,169	\$710,864	62.04%
346	AMERICAN CONTINENTAL INSURANCE CO	0.03%	\$1,633,777	\$1,597,411	\$5,084,892	\$2,332,109	145.99%
347	NORTHWESTERN NATIONAL CASUALTY CO	0.03%	\$1,621,320	\$1,541,696	\$852,329	\$662,134	42.95%
348	GERLING AMERICA INSURANCE COMPANY	0.03%	\$1,613,399	\$1,462,783	\$199,198	\$2,409,102	164.69%
349	OCCIDENTAL FIRE & CAS CO OF NC	0.03%	\$1,593,014	\$1,457,946	\$768,914	\$903,903	62.00%
350	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.03%	\$1,566,669	\$1,706,062	\$403,437	\$866,955	50.82%
351	VESTA FIRE INSURANCE CORP	0.03%	\$1,552,157	\$1,533,816	\$2,094,700	\$2,072,173	135.10%
352	MIDWEST EMPLOYERS CASUALTY COMPANY	0.03%	\$1,548,577	\$1,572,871	\$46,854	\$393,663	25.03%
353	TEACHERS INSURANCE COMPANY	0.03%	\$1,546,012	\$1,478,794	\$1,294,441	\$1,555,768	105.21%
354	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$1,526,912	\$1,531,665	\$1,337,451	\$635,598	41.50%
355	HARBOR SPECIALTY INSURANCE CO	0.03%	\$1,525,379	\$778,558	\$94,588	\$759,866	97.60%
356	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$1,517,215	\$1,559,504	\$850,952	\$602,979	38.66%
357	AMERICAN PREMIER INSURANCE COMPANY	0.03%	\$1,509,230	\$2,391,007	\$2,430,232	\$1,645,944	68.84%
358	INTERLEX INSURANCE COMPANY	0.03%	\$1,477,022	\$1,444,324	\$18,000	\$215,286	14.91%
359	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$1,458,877	\$1,140,177	\$1,119,456	\$2,255,896	197.85%
360	WINTERHUR INTERNATIONAL AMERICA INS CO	0.02%	\$1,396,954	\$1,439,479	\$14,146	\$1,015,815	70.57%
361	FOUNDERS INSURANCE COMPANY	0.02%	\$1,390,803	\$2,136,870	\$2,741,775	\$1,875,188	87.75%
362	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.02%	\$1,369,266	\$1,285,240	\$835,321	\$1,579,449	122.89%
363	LUMBERMENS UNDERWRITING ALLIANCE	0.02%	\$1,362,645	\$1,058,270	\$274,104	\$229,732	21.71%
364	AMERICAN RISK FUNDING INSURANCE COMPANY	0.02%	\$1,353,422	\$1,353,422	\$206,938	\$681,410	50.35%
365	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	0.02%	\$1,348,440	\$1,488,947	\$685,838	\$759,389	51.00%
366	HANOVER INSURANCE COMPANY THE	0.02%	\$1,335,089	\$986,893	\$716,126	-\$760,037	-77.01%
367	ATLANTA CASUALTY COMPANY	0.02%	\$1,322,313	\$1,743,450	\$1,537,603	\$1,175,577	67.43%
368	BCS INSURANCE COMPANY	0.02%	\$1,304,290	\$1,468,668	\$1,101,189	\$998,361	67.98%
369	UNDERWRITERS INSURANCE COMPANY	0.02%	\$1,288,606	\$992,150	\$752,731	\$895,149	90.22%
370	PENN AMERICA INS CO	0.02%	\$1,286,171	\$1,264,595	\$747,370	\$829,439	65.59%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
371	MIDLAND RISK INSURANCE COMPANY	0.02%	\$1,272,037	\$1,579,200	\$1,071,735	\$1,121,128	70.99%
372	ATLANTA SPECIALTY INSURANCE COMPANY	0.02%	\$1,265,377	\$1,912,751	\$1,922,869	\$1,276,412	66.73%
373	STATE AUTOMOBILE MUTUAL INS CO	0.02%	\$1,249,252	\$1,349,138	\$1,414,924	\$1,167,261	86.52%
374	MIC GENERAL INSURANCE CORPORATION	0.02%	\$1,237,334	\$1,238,334	\$939,617	\$880,011	71.06%
375	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$1,233,797	\$1,188,896	\$584,897	\$681,941	57.36%
376	FINANCIAL SECURITY ASSURANCE OF MD INC	0.02%	\$1,215,571	\$23,267	\$0	\$0	0.00%
377	INTERCARGO INSURANCE COMPANY	0.02%	\$1,208,119	\$910,379	\$167,083	\$321,577	35.32%
378	AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$1,207,765	\$995,008	\$259,135	\$308,916	31.05%
379	VOYAGER PROPERTY & CASUALTY INS CO	0.02%	\$1,206,552	\$1,231,408	\$204,966	\$204,626	16.62%
380	ATHENA ASSURANCE COMPANY	0.02%	\$1,199,843	\$1,438,534	\$914,003	\$1,075,783	74.78%
381	ASSET GUARANTY INSURANCE COMPANY	0.02%	\$1,185,834	\$25,245	\$0	\$0	0.00%
382	LAND TITLE INS CO OF ST LOUIS	0.02%	\$1,174,678	\$1,205,173	\$0	\$0	0.00%
383	J C PENNEY CASUALTY INSURANCE CO	0.02%	\$1,163,479	\$1,163,445	\$191,785	\$221,548	19.04%
384	NORTHFIELD INSURANCE COMPANY	0.02%	\$1,150,481	\$1,015,920	\$512,910	\$495,737	48.80%
385	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$1,146,716	\$1,110,720	\$655,341	\$787,136	70.87%
386	CASUALTY RECIPROCAL EXCHANGE	0.02%	\$1,142,988	\$1,153,303	\$862,371	\$849,941	73.70%
387	INTERNATIONAL BUS & MERCANTILE REASSUR	0.02%	\$1,138,349	\$1,218,773	\$1,908,524	\$2,361,354	193.75%
388	STATE NATIONAL INSURANCE COMPANY INC	0.02%	\$1,133,365	\$660,063	\$132,030	\$155,222	23.52%
389	UNION INSURANCE CO OF PROVIDENCE	0.02%	\$1,131,349	\$1,062,158	\$570,090	\$444,856	41.88%
390	INTERSTATE INDEMNITY COMPANY	0.02%	\$1,124,308	\$1,206,400	\$432,558	\$512,160	42.45%
391	INSURANCE COMPANY OF NORTH AMERICA	0.02%	\$1,088,127	\$1,020,705	\$547,090	-\$1,371,337	-134.35%
392	TITAN INDEMNITY COMPANY	0.02%	\$1,086,752	\$1,049,761	\$401,140	\$781,629	74.46%
393	MEDMARC CASUALTY INSURANCE COMPANY	0.02%	\$1,074,824	\$949,448	\$0	\$74,444	7.84%
394	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$1,059,104	\$1,486,985	\$448,719	\$1,278,090	85.95%
395	STRATFORD INSURANCE COMPANY	0.02%	\$1,048,725	\$1,014,292	\$317,091	\$504,491	49.74%
396	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$1,045,326	\$1,073,717	\$857,006	\$957,592	89.18%
397	PROPERTY & CASUALTY INS CO OF HARTFORD	0.02%	\$1,042,372	\$646,101	\$94,138	\$205,540	31.81%
398	FINANCIAL SECURITY ASSUR INC	0.02%	\$1,030,426	\$1,098,465	\$0	\$0	0.00%
399	GLOBE INDEMNITY COMPANY	0.02%	\$1,029,904	\$991,264	\$947,818	\$1,137,261	114.73%
400	ALLIANCE INSURANCE COMPANY INC	0.02%	\$1,026,244	\$1,036,888	\$571,950	\$630,044	60.76%
401	COLONIAL PENN INSURANCE COMPANY	0.02%	\$1,024,075	\$895,320	\$636,132	\$1,055,017	117.84%
402	HORACE MANN INSURANCE COMPANY	0.02%	\$1,018,046	\$1,039,584	\$618,972	\$669,724	64.42%
403	FOREMOST PROPERTY AND CASUALTY INS CO	0.02%	\$986,817	\$960,077	\$398,936	\$319,150	33.24%
404	INSURANCE COMPANY OF THE WEST	0.02%	\$984,590	\$342,094	\$0	-\$268,190	-78.40%
405	NCMIC INSURANCE COMPANY	0.02%	\$975,142	\$966,203	\$15,000	\$383,306	39.67%
406	USAA GENERAL INDEMNITY COMPANY	0.02%	\$961,430	\$848,551	\$245,019	\$379,163	44.68%
407	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$951,613	\$842,595	\$782,031	\$608,451	72.21%
408	JEWELERS MUTUAL INSURANCE COMPANY	0.02%	\$942,596	\$953,193	\$282,821	\$362,063	37.98%
409	COMMERCIAL CASUALTY INSURANCE COMPANY	0.02%	\$939,729	\$869,837	\$334,255	\$512,686	58.94%
410	COLORADO CASUALTY INSURANCE COMPANY	0.02%	\$935,981	\$915,932	\$450,364	\$578,518	63.16%
411	FIRST FINANCIAL INSURANCE COMPANY	0.02%	\$933,895	\$1,071,264	\$127,412	\$692,073	64.60%
412	UNIVERSAL FIRE & CASUALTY INS CO	0.02%	\$933,442	\$977,658	\$586,811	\$349,272	35.73%
413	NORTH AMERICAN SPECIALTY INS CO	0.02%	\$929,958	\$832,342	\$646,326	\$585,576	70.35%
414	SEABOARD SURETY COMPANY	0.02%	\$926,033	\$1,023,922	\$147,552	-\$95,201	-9.30%
415	ARMED FORCES INSURANCE EXCHANGE	0.02%	\$913,116	\$923,081	\$363,978	\$375,439	40.67%
416	COMMERCE AND INDUSTRY INSURANCE CO	0.02%	\$912,753	\$908,675	\$363,219	-\$1,155,095	-127.12%
417	MEDICAL LIABILITY ALLIANCE	0.02%	\$911,312	\$843,268	\$475,000	\$866,000	102.70%
418	PAFCO GENERAL INSURANCE COMPANY	0.02%	\$879,786	\$1,146,192	\$1,328,885	\$1,321,562	115.30%
419	LANCER INSURANCE COMPANY	0.02%	\$869,791	\$621,375	\$436,338	\$629,896	101.37%
420	LAWRENCEVILLE PROPERTY AND CASUALTY	0.02%	\$868,408	\$547,910	\$0	\$306,694	55.98%
421	NEW YORK MARINE & GENERAL INS CO	0.02%	\$867,910	\$831,898	\$176,314	-\$261,825	-31.47%
422	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$853,936	\$952,108	\$443,059	\$288,553	30.31%
423	UNITED WISCONSIN INSURANCE COMPANY	0.01%	\$844,288	\$853,349	\$330,077	\$520,099	60.95%
424	METROPOLITAN CASUALTY INS CO	0.01%	\$825,760	\$849,715	\$305,568	\$288,792	33.99%
425	ALPHA PROPERTY & CASUALTY INS CO	0.01%	\$824,589	\$98,223	\$21,142	\$147,559	150.23%
426	TICOR TITLE INSURANCE COMPANY	0.01%	\$820,929	\$1,031,670	-\$86,432	-\$88,025	-8.53%
427	FIRST MARINE INS CO	0.01%	\$816,034	\$815,843	\$161,779	\$102,620	12.58%
428	CONTINENTAL WESTERN CASUALTY COMPANY	0.01%	\$811,822	\$773,614	-\$99,129	-\$303,509	-39.23%
429	CITIZENS INSURANCE COMPANY OF AMERICA	0.01%	\$809,304	\$1,320,115	\$1,200,485	-\$182,633	-13.83%
430	MARKEL INSURANCE COMPANY	0.01%	\$791,432	\$834,133	\$306,033	\$308,517	36.99%
431	COLUMBIAN NATIONAL TITLE INSURANCE CO	0.01%	\$786,782	\$731,010	\$2,290	-\$26,260	-3.59%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
432	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$769,540	\$630,451	\$204,661	\$355,165	56.34%
433	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.01%	\$763,303	\$901,795	\$136,735	\$478,744	53.09%
434	AMERICAN CREDIT INDEMNITY CO	0.01%	\$752,490	\$738,410	\$592,984	\$554,216	75.06%
435	INFINITY INSURANCE COMPANY	0.01%	\$732,771	\$827,585	\$579,539	\$450,643	54.45%
436	WESTERN AGRICULTURAL INSURANCE COMPANY	0.01%	\$732,278	\$291,286	\$68,326	\$143,291	49.19%
437	GUIDEONE AMERICA INSURANCE COMPANY	0.01%	\$724,296	\$660,134	\$497,933	\$720,877	109.20%
438	FIREMANS FUND INS CO OF WISCONSIN	0.01%	\$721,770	\$912,427	\$678,477	\$222,100	24.34%
439	GRAIN DEALERS MUTUAL INSURANCE CO	0.01%	\$711,784	\$683,033	\$187,393	\$316,476	46.33%
440	NATIONAL ALLIANCE INSURANCE CO	0.01%	\$709,108	\$710,844	\$697,734	\$701,126	98.63%
441	WARNER INSURANCE COMPANY	0.01%	\$708,981	\$422,366	\$533,581	\$488,894	115.75%
442	GREAT DIVIDE INSURANCE COMPANY	0.01%	\$707,190	\$709,648	\$336,942	\$498,758	70.28%
443	GROCERS INSURANCE COMPANY	0.01%	\$705,407	\$646,896	\$316,852	\$600,164	92.78%
444	UNITED FINANCIAL CASUALTY COMPANY	0.01%	\$698,063	\$1,115,182	\$416,700	\$387,545	34.75%
445	HAULERS INSURANCE COMPANY INC	0.01%	\$696,794	\$545,492	\$229,627	\$478,629	87.74%
446	CALIFORNIA CASUALTY INSURANCE CO	0.01%	\$688,825	\$1,546,790	\$1,321,246	\$1,337,016	86.44%
447	COREGIS INSURANCE COMPANY	0.01%	\$663,338	\$1,044,996	\$1,216,791	\$192,752	18.45%
448	CENTURION CASUALTY COMPANY	0.01%	\$659,275	\$618,275	\$57,161	\$47,161	7.63%
449	WESTERN DIVERSIFIED CASUALTY INS CO	0.01%	\$659,157	\$272,948	\$358,975	\$365,648	133.96%
450	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.01%	\$647,354	\$222,797	\$159,152	\$237,501	106.60%
451	MASSACHUSETTS BAY INS CO	0.01%	\$623,677	\$1,027,058	\$1,221,239	-\$36,370	-3.54%
452	FARM AND CITY INSURANCE COMPANY	0.01%	\$616,579	\$626,153	\$521,070	\$635,553	101.50%
453	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$596,967	\$605,476	\$202,753	\$338,584	55.92%
454	DIAMOND STATE INSURANCE COMPANY	0.01%	\$586,012	\$403,577	\$2,919	\$110,521	27.39%
455	REPUBLIC WESTERN INS CO	0.01%	\$584,446	\$628,039	\$386,494	\$254,554	40.53%
456	FARM BUREAU MUTUAL INSURANCE COMPANY	0.01%	\$580,304	\$580,304	\$369,252	\$1,715,991	295.71%
457	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$574,218	\$374,822	\$128,744	\$246,284	65.71%
458	ARGONAUT MIDWEST INSURANCE COMPANY	0.01%	\$572,054	\$939,394	\$650,097	\$531,926	56.62%
459	UNITED STATES LIABILITY INSURANCE CO	0.01%	\$569,392	\$412,320	\$40,865	\$172,090	41.74%
460	T H E INSURANCE COMPANY	0.01%	\$566,213	\$537,917	\$154,098	\$153,146	28.47%
461	NN INSURANCE COMPANY	0.01%	\$559,592	\$545,545	\$463,915	\$1,124,288	206.09%
462	MERCHANTS BONDING CO (MUTUAL)	0.01%	\$558,885	\$585,267	\$79,866	\$55,292	9.45%
463	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$558,425	\$502,382	\$332,400	\$372,417	74.13%
464	YASUDA FIRE & MARINE INS CO OF AMER TH	0.01%	\$535,545	\$692,953	\$279,015	\$159,923	23.08%
465	OLD REPUBLIC SURETY COMPANY	0.01%	\$532,845	\$598,163	\$134,591	\$128,303	21.45%
466	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$518,457	\$348,673	\$320,501	\$276,100	79.19%
467	ZENITH INSURANCE COMPANY	0.01%	\$518,318	\$475,102	\$581,991	\$194,145	40.86%
468	MID-CONTINENT CASUALTY COMPANY	0.01%	\$517,560	\$434,524	\$41,207	\$16,999	3.91%
469	CHURCH INSURANCE CO THE	0.01%	\$517,141	\$493,411	\$290,415	\$200,869	40.71%
470	FINANCIAL GUARANTY INSURANCE COMPANY	0.01%	\$511,428	\$1,930,255	\$0	\$0	0.00%
471	MINNESOTA FIRE AND CASUALTY COMPANY	0.01%	\$511,428	\$628,660	\$229,530	\$257,333	40.93%
472	AMERICAN UNION INSURANCE COMPANY	0.01%	\$505,458	\$496,671	\$235,440	\$233,635	47.04%
473	SOUTHERN INSURANCE COMPANY	0.01%	\$497,262	\$307,901	\$156,610	\$297,815	96.72%
474	CHUBB INDEMNITY INSURANCE COMPANY	0.01%	\$488,867	\$505,650	\$408,732	\$477,355	94.40%
475	ALBANY INSURANCE COMPANY	0.01%	\$481,993	\$373,390	\$146,241	\$84,442	22.61%
476	MID-STATE SURETY CORPORATION	0.01%	\$470,445	\$570,555	\$17,085	\$45,241	7.93%
477	GENERAL STAR NATIONAL INS CO	0.01%	\$468,572	\$479,264	\$10,000	\$112,000	23.37%
478	GREENWICH INSURANCE COMPANY	0.01%	\$460,082	\$541,567	\$272,533	-\$183,569	-33.90%
479	UNITED GENERAL TITLE INSURANCE COMPANY	0.01%	\$450,497	\$445,403	\$56,542	\$59,472	13.35%
480	TRI STATE INSURANCE COMPANY	0.01%	\$447,961	\$572,284	\$781,553	-\$821,147	-143.49%
481	SECURITY UNION TITLE INS CO	0.01%	\$443,210	\$451,064	\$89,088	\$20,156	4.47%
482	FEDERATED SERVICE INSURANCE COMPANY	0.01%	\$442,360	\$118,997	\$8,911	\$75,072	63.09%
483	CMG MORTGAGE INSURANCE COMPANY	0.01%	\$439,062	\$437,712	\$17,902	\$25,339	5.79%
484	BANCINSURE INC	0.01%	\$436,905	\$381,241	\$22,790	\$496,445	130.22%
485	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$430,039	\$396,490	\$187,320	\$185,873	46.88%
486	BUCKEYE UNION INSURANCE COMPANY	0.01%	\$425,897	\$370,729	\$276,595	\$800,590	215.95%
487	TRIAD GUARANTY INSURANCE CORP	0.01%	\$419,783	\$434,929	\$108,062	\$206,789	47.55%
488	WORLDWIDE INSURANCE COMPANY	0.01%	\$398,031	\$534,606	\$367,390	\$145,412	27.20%
489	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.01%	\$394,874	\$451,293	\$197,770	\$218,258	48.36%
490	BANKERS INSURANCE COMPANY	0.01%	\$386,654	\$408,654	\$41,496	\$31,568	7.72%
491	WASHINGTON INTERNATIONAL INSURANCE CO	0.01%	\$379,350	\$383,505	\$57,462	\$65,076	16.97%
492	AMERICAN SERVICE INSURANCE COMPANY	0.01%	\$372,281	\$32,882	\$1,315	\$77,353	235.24%
493	TRANSGUARD INS CO OF AMERICA INC	0.01%	\$369,756	\$177,897	\$69,396	\$70,367	39.55%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
494	HOUSEHOLD INSURANCE COMPANY	0.01%	\$356,954	\$356,954	\$21,902	\$30,199	8.46%
495	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	0.01%	\$356,879	\$188,549	\$113,364	\$149,463	79.27%
496	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$350,136	\$300,854	\$106,589	\$322,995	107.36%
497	PREFERRED PHYSICIANS MEDICAL RRG INC	0.01%	\$343,054	\$349,684	\$0	\$278,277	79.58%
498	FIRST SPECIALTY INSURANCE CORPORATION	0.01%	\$336,783	\$299,277	\$22,225	-\$46,256	-15.46%
499	AMERICAN GENERAL INDEMNITY COMPANY	0.01%	\$332,797	\$332,797	\$24,234	-\$813	-0.24%
500	JEFFERSON INSURANCE CO OF NEW YORK	0.01%	\$326,135	\$363,638	\$268,037	\$296,546	81.55%
501	NONPROFITS INS ASSN AN INTERINS EXCH	0.01%	\$321,524	\$228,763	\$59,011	\$138,489	60.54%
502	COMPUTER INSURANCE COMPANY	0.01%	\$318,573	\$335,553	\$3,813	\$3,192	0.95%
503	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$308,986	\$293,707	\$184,993	\$252,789	86.07%
504	UNIVERSAL SURETY COMPANY	0.01%	\$300,204	\$196,847	\$183,602	\$175,019	88.91%
505	AMERICAN PIONEER TITLE INSURANCE COMPANY	0.01%	\$292,601	\$269,656	\$0	\$0	0.00%
506	FIDELITY AND CASUALTY CO OF NY	0.01%	\$290,851	\$622,046	\$1,517,945	\$100,093	16.09%
507	BIRMINGHAM FIRE INS CO OF PA	0.01%	\$290,242	\$298,643	\$27,071	-\$201,849	-67.59%
508	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$279,742	\$529,259	\$10,126,357	\$3,954,665	747.21%
509	MERIDIAN MUTUAL INSURANCE COMPANY	0.00%	\$275,606	\$47,458	\$2,942	\$25,311	53.33%
510	INTERNATIONAL FIDELITY INSURANCE CO	0.00%	\$274,373	\$266,378	-\$2,636	-\$13,582	-5.25%
511	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$269,149	\$263,559	\$81,786	\$105,786	40.14%
512	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$268,208	\$425,647	\$1,755,061	\$2,164,298	508.47%
513	YOSEMITE INSURANCE COMPANY	0.00%	\$267,287	\$283,220	\$85,717	\$82,425	29.10%
514	UNIVERSAL SURETY OF AMERICA	0.00%	\$255,829	\$249,411	\$0	\$41,405	16.60%
515	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$249,381	\$85,388	\$1,839	\$52,889	61.94%
516	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$235,137	\$236,511	\$450,237	-\$749,384	-316.85%
517	NATIONAL FIRE & INDEMNITY EXCHANGE	0.00%	\$221,718	\$237,679	\$215,261	\$145,322	61.14%
518	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$218,324	\$248,876	\$50,146	\$3,630	1.46%
519	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$217,832	\$184,173	\$88,339	\$69,584	37.78%
520	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	\$215,470	\$217,207	\$84,183	\$20,068	9.24%
521	VESTA INSURANCE CORPORATION	0.00%	\$211,015	\$261,223	\$153,129	\$168,048	64.33%
522	BAR PLAN TITLE INSURANCE COMPANY THE	0.00%	\$210,475	\$176,584	\$0	\$0	0.00%
523	CONTRACTORS BONDING & INS COMPANY	0.00%	\$209,510	\$196,787	-\$375	-\$1,572	-0.80%
524	FIRST COMMUNITY INSURANCE COMPANY	0.00%	\$204,663	\$184,980	\$104,990	\$104,277	56.37%
525	NATIONWIDE ASSURANCE COMPANY	0.00%	\$202,889	\$220,253	\$313,489	\$119,432	54.22%
526	AMERICAN GENERAL PROPERTY INS CO	0.00%	\$188,121	\$193,406	\$198,875	\$205,442	106.22%
527	GENERAL REINSURANCE CORPORATION	0.00%	\$187,638	\$162,660	\$2,496	\$408,723	251.27%
528	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$185,377	\$183,333	\$169,398	\$209,655	114.36%
529	GREAT PACIFIC INSURANCE COMPANY	0.00%	\$177,585	\$139,480	\$95,040	\$120,895	86.68%
530	MERASTAR INSURANCE COMPANY	0.00%	\$175,494	\$174,790	\$74,130	\$119,319	68.26%
531	OHIC INSURANCE COMPANY	0.00%	\$170,239	\$68,335	\$0	\$74,854	109.54%
532	AMERICAN INDEMNITY COMPANY	0.00%	\$165,648	\$205,293	\$42,399	\$66,749	32.51%
533	COUNTRY CASUALTY INS CO	0.00%	\$158,858	\$147,050	\$36,265	\$118,111	80.32%
534	ACSTAR INSURANCE COMPANY	0.00%	\$158,503	\$167,439	\$0	\$5,860	3.50%
535	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$156,778	\$158,626	\$39,777	\$26,238	16.54%
536	CIM INSURANCE CORPORATION	0.00%	\$153,399	\$139,583	\$57,094	\$38,941	27.90%
537	FFG INSURANCE COMPANY	0.00%	\$150,402	\$143,412	\$424	\$729	0.51%
538	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$138,293	\$336,503	\$93,971	\$113,948	33.86%
539	FIRST LIBERTY INSURANCE CORP THE	0.00%	\$136,756	\$194,290	\$171,732	-\$571,501	-294.15%
540	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$134,845	\$257,938	\$1,182,571	-\$1,295,560	-502.28%
541	GE REINSURANCE CORPORATION	0.00%	\$134,702	\$139,960	\$54,046	\$60,426	43.17%
542	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$133,634	\$94,740	\$47,081	\$39,781	41.99%
543	SABLE INSURANCE COMPANY	0.00%	\$129,999	\$86,903	\$5,128	\$62,236	71.62%
544	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$127,287	\$137,859	\$31,974	\$21,574	15.65%
545	DIAMOND INSURANCE COMPANY	0.00%	\$126,870	\$97,024	\$20,911	\$107,320	110.61%
546	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00%	\$126,550	\$106,822	\$17,621	\$17,621	16.50%
547	UNION INSURANCE CO	0.00%	\$117,466	\$103,188	\$0	\$57	0.06%
548	SOREMA NORTH AMERICA REINSURANCE CO	0.00%	\$117,400	\$116,393	\$152	-\$43,542	-37.41%
549	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$116,936	\$120,294	\$148,878	\$27,445	22.81%
550	UNITED GUARANTY RESIDENTIAL INS NC	0.00%	\$115,917	\$386,049	\$52,877	-\$106,436	-27.57%
551	BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.00%	\$115,058	\$41,926	\$0	\$3,059	7.30%
552	AMERICAN LIVE STOCK INSURANCE CO	0.00%	\$113,665	\$127,205	\$91,083	\$75,703	59.51%
553	AXA NORDSTERN ART INSURANCE CORP	0.00%	\$111,302	\$112,311	\$98,300	\$260,747	232.17%
554	VEREX ASSURANCE INCORPORATED	0.00%	\$111,188	\$140,172	\$25,288	\$9,181	6.55%
555	DEALERS ASSURANCE COMPANY	0.00%	\$107,903	\$118,872	\$79,286	\$79,959	67.26%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
556	REPUBLIC INDEMNITY CO OF CALIFORNIA	0.00%	\$107,306	\$99,810	\$800	\$2,800	2.81%
557	FAR WEST INSURANCE COMPANY	0.00%	\$99,919	\$108,281	-\$1,071	-\$1,939	-1.79%
558	ZC INSURANCE COMPANY	0.00%	\$99,252	\$81,757	\$69,816	\$136,792	167.32%
559	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$94,211	\$112,127	\$71,301	\$21,768	19.41%
560	SENECA INSURANCE COMPANY INC	0.00%	\$89,016	\$83,036	\$53,410	\$53,410	64.32%
561	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$86,411	\$96,568	\$30,614	\$50,879	52.69%
562	PRUDENTIAL GENERAL INS CO	0.00%	\$86,051	\$79,071	\$272,373	\$205,102	259.39%
563	SAFECO INSURANCE COMPANY OF ILLINOIS	0.00%	\$84,287	\$405,469	\$1,905,855	\$241,134	59.47%
564	HOUSTON GENERAL INS CO	0.00%	\$82,741	\$82,772	\$286,826	-\$20,148	-24.34%
565	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$81,823	\$38,923	\$0	\$22,881	58.79%
566	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$81,008	\$391,582	\$869,310	-\$327,295	-83.58%
567	HIGHLANDS INSURANCE COMPANY	0.00%	\$77,443	\$84,926	\$67,870	\$76,006	89.50%
568	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$70,552	\$38,390	\$247,015	\$330,838	861.78%
569	ACCELERATION NATIONAL INS CO	0.00%	\$70,501	\$55,493	\$13,879	-\$68,127	-122.77%
570	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$68,438	\$75,666	-\$235,745	-\$539,025	-712.37%
571	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$65,041	\$72,555	\$323,005	\$73,458	101.24%
572	UNITED SECURITY ASSURANCE CO OF PA	0.00%	\$63,811	\$25,435	\$0	\$0	0.00%
573	FARMINGTON CASUALTY COMPANY	0.00%	\$62,033	\$69,462	\$595,317	-\$257,250	-370.35%
574	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$60,897	\$54,821	\$33,771	\$71,727	130.84%
575	CUMBERLAND CASUALTY & SURETY COMPANY	0.00%	\$58,837	\$79,517	-\$15,067	-\$27,855	-35.03%
576	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$56,941	\$34,655	\$1,883	\$3,696	10.67%
577	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$53,946	\$72,577	\$0	\$43,606	60.08%
578	EXACT PROPERTY & CASUALTY	0.00%	\$53,702	\$25,058	\$10,059	\$12,588	50.24%
579	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$52,741	\$82,637	\$0	-\$104,837	-126.86%
580	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$52,375	\$54,086	\$24,480	-\$31,366	-57.99%
581	AMERICAN SAFETY CASUALTY INS CO	0.00%	\$52,110	\$25,458	\$1,526	\$11,346	44.57%
582	KANSAS MEDICAL MUTUAL INS CO	0.00%	\$52,102	\$52,102	\$0	\$30,104	57.78%
583	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$49,669	\$57,871	\$56,341	-\$69,416	-119.95%
584	REPUBLIC INDEMNITY COMPANY OF AMERICA	0.00%	\$48,257	\$42,110	\$1,087	\$36,946	87.74%
585	TIG INDEMNITY COMPANY	0.00%	\$48,199	\$79,866	\$281,100	\$157,933	197.75%
586	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$47,386	\$39,449	\$0	\$9,530	24.16%
587	SELECTIVE INSURANCE CO OF S CAROLINA	0.00%	\$46,866	\$12,912	\$0	\$0	0.00%
588	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$46,787	\$42,744	\$5,010	\$24,994	58.47%
589	RELIANCE SURETY COMPANY	0.00%	\$45,715	\$28,752	\$0	\$0	0.00%
590	ALLEGIANCE INSURANCE COMPANY	0.00%	\$42,140	\$24,926	\$716	\$58,275	153.55%
591	CIVIC PROPERTY & CASUALTY CO	0.00%	\$41,157	\$22,389	\$276	\$2,587	11.55%
592	SURETY BONDING COMPANY OF AMERICA	0.00%	\$39,560	\$47,275	\$10,000	\$8,105	17.14%
593	MGIC ASSURANCE CORPORATION	0.00%	\$39,520	\$39,520	\$0	\$39,273	99.38%
594	CENTRIS INSURANCE COMPANY	0.00%	\$39,215	\$39,215	-\$27,481	\$17,529	44.70%
595	CAN NATIONAL INSURANCE COMPANY	0.00%	\$37,856	\$41,543	\$25,308	-\$95,477	-229.83%
596	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$33,402	\$23,809	\$0	\$1,050	4.41%
597	HERITAGE INDEMNITY COMPANY	0.00%	\$32,680	\$109,153	\$1,542,554	\$1,551,291	1421.21%
598	BOND SAFEGUARD INSURANCE COMPANY	0.00%	\$32,653	\$37,062	\$8,319	\$7,419	20.02%
599	ATLANTIC INSURANCE COMPANY	0.00%	\$32,237	\$32,270	\$44,099	\$99,099	307.09%
600	QBE INSURANCE CORPORATION	0.00%	\$31,793	\$10,402	\$0	\$3,622	34.82%
601	VILLANOVA INSURANCE COMPANY	0.00%	\$30,585	\$13,924	\$0	\$0	0.00%
602	EXCESS SHARE INSURANCE CORPORATION	0.00%	\$29,884	\$29,884	\$0	\$0	0.00%
603	OHIO FARMERS INSURANCE CO	0.00%	\$28,241	\$27,639	\$4,192	\$6,860	24.82%
604	INSURANCE CORPORATION OF NEW YORK	0.00%	\$25,952	\$25,952	\$33,567	\$50,854	195.95%
605	ARGONAUT INSURANCE COMPANY	0.00%	\$25,394	\$39,429	\$13,918	\$63,662	161.46%
606	PEERLESS INSURANCE COMPANY	0.00%	\$23,622	\$21,903	\$0	\$147	0.67%
607	PROTECTIVE INSURANCE COMPANY	0.00%	\$22,857	\$22,938	\$9,652	\$443,939	1935.39%
608	WESTFIELD INSURANCE COMPANY	0.00%	\$21,260	\$19,392	\$2,517	\$5,706	29.42%
609	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.00%	\$19,112	\$11,200	\$130,132	\$129,532	1156.54%
610	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$18,719	\$18,658	\$7,171	\$7,171	38.43%
611	DEERFIELD INSURANCE COMPANY	0.00%	\$18,716	\$107	\$0	\$28,423	26563.55%
612	REALM NATIONAL INSURANCE COMPANY	0.00%	\$16,788	\$11,298	\$612	\$791	7.00%
613	AMERICAN STATES INSURANCE CO TX	0.00%	\$16,440	\$316,476	\$258,250	\$267,098	84.40%
614	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$16,287	\$15,624	\$16,558	\$46,764	299.31%
615	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$12,153	\$26,652	\$14,438	\$11,812	44.32%
616	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$11,284	\$12,526	\$10,518	\$10,518	83.97%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
617	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$10,983	\$10,711	\$35	\$35	0.33%
618	CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$10,100	\$4,630	\$0	\$848	18.32%
619	SHELTER REINSURANCE COMPANY	0.00%	\$10,000	\$10,000	\$0	\$0	0.00%
620	FINANCIAL PACIFIC INSURANCE COMPANY	0.00%	\$9,268	\$6,586	\$0	\$0	0.00%
621	VIRGINIA INSURANCE RECIPROCAL	0.00%	\$9,268	\$20,264	\$0	\$2,002	9.88%
622	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$9,006	\$5,121	-\$547	-\$2,315	-45.21%
623	CONNECTICUT SURETY COMPANY THE	0.00%	\$7,974	\$8,983	\$0	-\$4,360	-48.54%
624	AMERICAN SURETY COMPANY	0.00%	\$6,583	\$4,957	\$0	\$0	0.00%
625	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$6,472	\$16,937	\$690,130	\$319,752	1887.89%
626	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$6,078	\$6,645	\$1,742	-\$249,414	-3753.41%
627	GENERAL ELECTRIC MORT INS CORP OF NC	0.00%	\$4,198	\$5,141	\$0	-\$12,735	-247.71%
628	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$4,048	\$2,993	\$14,731	\$14,989	500.80%
629	OHIO INDEMNITY COMPANY	0.00%	\$3,306	\$289	\$0	\$29	10.03%
630	GE RESIDENTIAL MORTG INS CORP OF NC	0.00%	\$2,586	\$3,336	\$0	\$5,737	171.97%
631	AMERICAN MERCURY INSURANCE COMPANY	0.00%	\$1,991	\$174,987	\$233,620	\$239,413	136.82%
632	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$1,952	\$1,127	\$0	\$0	0.00%
633	INLAND INSURANCE COMPANY	0.00%	\$1,949	\$4,197	\$0	-\$99	-2.36%
634	AMERICAN CENTENNIAL INSURANCE CO	0.00%	\$1,768	\$1,768	\$698	\$698	39.48%
635	NORTHBROOK NATIONAL INS CO	0.00%	\$1,719	\$10,029	\$5,148	\$61,480	613.02%
636	HOMESITE INDEMNITY COMPANY	0.00%	\$1,526	\$96	\$0	\$60	62.50%
637	OHIO SECURITY INSURANCE COMPANY	0.00%	\$1,461	\$1,623	\$0	-\$204	-12.57%
638	K-M INSURANCE COMPANY	0.00%	\$1,325	\$1,325	\$0	\$0	0.00%
639	UNITED CASUALTY INSURANCE CO OF AMERICA	0.00%	\$1,131	\$1,100	-\$2,117	-\$2,192	-199.27%
640	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$655	\$708	\$53,104	-\$11,336	-1601.13%
641	ACE INDEMNITY INSURANCE COMPANY	0.00%	\$303	\$167	\$0	-\$13	-7.78%
642	NATIONAL INSURANCE UNDERWRITERS	0.00%	\$300	\$300	\$0	\$0	0.00%
643	COMMERCIAL LOAN INS CORPORATION	0.00%	\$213	\$512	\$0	\$0	0.00%
644	SPECIALTY NATIONAL INSURANCE COMPANY	0.00%	\$184	\$612,267	\$2,828,055	\$1,156,471	188.88%
645	PETROLEUM CASUALTY COMPANY	0.00%	\$11	\$11	\$0	\$0	0.00%
646	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$2,665	\$10,763	N/A
647	NATIONAL CONTINENTAL INS CO	0.00%	\$0	\$0	-\$2,209	-\$152,551	N/A
648	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	\$44,444	\$72,601	N/A
649	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	-\$9,910	-\$417,025	N/A
650	CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$22,500	-\$365,000	N/A
651	ATLAS ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$12,125	N/A
652	MIDWESTERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$13,485	N/A
653	ALLIANCE ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$71	\$738	N/A
654	LONDON ASSURANCE OF AMERICA INC THE	0.00%	\$0	\$0	\$54	\$558	N/A
655	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	\$54	\$2,513	N/A
656	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$3,779,387	\$736,783	N/A
657	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	-\$54	\$784,305	-\$268,634	497470.37%
658	ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$34	N/A
659	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$16,769,340	\$47,839,122	N/A
660	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$109,869	N/A
661	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	\$63,733	N/A
662	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$0	\$56	\$0	-\$10	-17.86%
663	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$378,079	N/A
664	INTECON INDEMNITY CORP	0.00%	\$0	\$0	\$9,625	\$53,964	N/A
665	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$88,950	-\$47,170	N/A
666	BANKERS MULTIPLE LINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$24,000	N/A
667	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	-\$1	-\$56	N/A
668	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$1,349,803	\$0	\$0	0.00%
669	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,527	N/A
670	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	-\$32,685	\$76,422	N/A
671	CONNIE LEE INS COMPANY	0.00%	\$0	\$60,899	\$0	\$0	0.00%
672	SEATON INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
673	PENNSYLVANIA CASUALTY COMPANY	0.00%	\$0	\$0	\$188	\$188	N/A
674	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$30,234	N/A
675	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
676	AMERICAS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$33,079	N/A
677	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$34,437	-\$29,412	N/A
678	PROFESSIONAL LIABILITY INSURANCE CO	0.00%	\$0	\$1,425	\$1,037,650	-\$173,080	-12145.96%

**1999 PROPERTY/CASUALTY INSURANCE
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
679	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$106,347	-\$254,570	N/A
680	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$25,942	-\$13,180	N/A
681	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$60	-\$216	N/A
682	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$103,010	-\$185,076	N/A
683	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$130	\$0	-\$370	-284.62%
684	AMERICAN EMPIRE INS CO	0.00%	\$0	\$0	\$0	-\$6,070	N/A
685	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	\$866	N/A
686	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$4,287	-\$35,198	N/A
687	PHYSICIANS DEFENSE ASSOCIATION	0.00%	\$0	\$0	\$140,000	-\$58,499	N/A
688	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	-\$23	-\$23	\$45,405	-\$220,045	956717.39%
689	GAN NORTH AMERICAN INSURANCE CO	0.00%	-\$102	-\$112	\$105,639	-\$175,545	156736.61%
690	GENERALI U S BRANCH	0.00%	-\$273	\$4,415	\$0	-\$57,249	-1296.69%
691	UNIVERSAL OF OMAHA CASUALTY INS COMPANY	0.00%	-\$349	\$156,563	\$155,976	\$124,176	79.31%
692	ALASKA NATIONAL INSURANCE COMPANY	0.00%	-\$421	-\$367	\$0	\$0	0.00%
693	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$447	\$8,007	\$164,945	-\$68,530	-855.88%
694	MGA INSURANCE COMPANY INC.	0.00%	-\$514	-\$107	\$0	\$0	0.00%
695	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$798	-\$103,935	\$1,237,090	-\$234,948	226.05%
696	SAFECO NATIONAL INSURANCE COMPANY	0.00%	-\$1,696	\$214,050	\$791,443	\$129,236	60.38%
697	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	-\$2,339	\$7,929	\$1,284,092	-\$188,512	-2377.50%
698	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	-\$2,648	\$9,408	\$24,267	\$21,767	231.37%
699	REPUBLIC INSURANCE COMPANY	0.00%	-\$6,787	-\$2,951	\$2,887	-\$412,717	13985.67%
700	COMMERCIAL INS CO OF NEWARK NJ	0.00%	-\$11,611	\$30,693	\$315,925	\$381,711	1243.64%
701	MILLERS INSURANCE COMPANY, THE	0.00%	-\$23,669	\$107,573	\$1,355,159	\$460,646	428.22%
702	NAVIGATORS INSURANCE COMPANY	0.00%	-\$48,306	-\$92,803	\$1,931,449	-\$192,450	207.37%
703	SUN INSURANCE OFFICE OF AMERICA INC	0.00%	-\$123,567	-\$123,560	\$21,825	-\$6,753	5.47%
704	MEDICAL DEFENSE ASSOCIATES	0.00%	-\$250,425	\$5,675,335	\$4,759,506	\$3,884,476	68.44%
705	AMERICAN STERLING INSURANCE COMPANY	-0.03%	-\$1,893,438	-\$690,371	\$392,312	\$33,828	-4.90%
TOTAL		100.00%	\$5,707,546,081	\$5,621,818,211	\$3,522,399,380	\$3,591,328,258	63.88%

**PROPERTY & CASUALTY
COMPANIES
MAIL ADDRESSES AND
TELEPHONE NUMBERS**

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
22896	ACA FINANCIAL GUARANTY CORPORATION	140 BROADWAY 47TH FL	NEW YORK	NY	10005	800 846-4372
35742	ACCELERATION NATIONAL INS CO	75 W STREET	SIMSBURY	CT	06070	614/764-7000
20010	ACCEPTANCE INDEMNITY INSURANCE CO	222 SOUTH 15TH ST STE 600	OMAHA	NE	68102	402-344-8800
22667	ACE AMERICAN INSURANCE COMPANY	PO BOX 7716	PHILADELPHIA	PA	19192	215/241-4480
20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	PO BOX 7716	PHILADELPHIA	PA	19192	215/241-4000
10030	ACE INDEMNITY INSURANCE COMPANY	1601 CHESTNUT ST PO 7716	PHILADELPHIA	PA	19192-2378	215/761-1000
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPAN	1601 CHESTNUT ST	PHILADELPHIA	PA	19192	215/761-1000
22950	ACSTAR INSURANCE COMPANY	PO BOX 2350	NEW BRITAIN	CT	06050-2350	203/224-2000
33898	AEGIS SECURITY INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717/657-9671
10014	AFFILIATED FM INSURANCE COMPANY	PO BOX 7500 ALLENDALE PRK	JOHNSTON	RI	02919	401/275-3000
42757	AGRI GENERAL INSURANCE COMPANY	1501 50TH ST STE 200	WEST DES MOINES	IA	50266	515/224-3070
26344	AGRICULTURAL INSURANCE COMPANY	49 E 4TH ST DIXI TERM S S	CINCINNATI	OH	00150	513/369-5947
19399	AIU INSURANCE COMPANY	70 PINE STREET 21/99	NEW YORK	NY	10270	212-770-7000
38733	ALASKA NATIONAL INSURANCE COMPANY	7001 JEWEL LAKE ROAD	ANCHORAGE	AK	99502-2825	907/248-2642
19917	ALBANY INSURANCE COMPANY	61 BROADWAY 25TH FL	NEW YORK	NY	10006	609/275-2601
22756	ALLEGIANCE INSURANCE COMPANY	#1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715	217/789-2500
20273	ALLIANCE ASSURANCE CO OF AMERICA	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	908/580-0800
19186	ALLIANCE INSURANCE COMPANY INC	P O BOX 1401	MCPHERSON	KS	67460	316/241-2200
35300	ALLIANZ INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818 972-8000
36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818 972-8000
42579	ALLIED PROPERTY & CASUALTY INS CO	PO BOX 974	DES MOINES	IA	50304-0974	515/280-4439
41840	ALLMERICA FINANCIAL BENEFIT INS CO	100 NORTH PARKWAY	WORCESTER	MA	01605	508/853-7200
19240	ALLSTATE INDEMNITY COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847 402-5000
19232	ALLSTATE INSURANCE COMPANY	520 S 2ND ST STE 401	SPRINGFIELD	IL	62701	847 402-5000
38156	ALPHA PROPERTY & CASUALTY INSURANCE CO	PO BOX 10360	VAN NUYS	CA	91410	715 524-3200
18708	AMBAC ASSURANCE CORPORATION	ONE STATE STREET PLAZA	NEW YORK	NY	10004-1538	800/221-1854
19100	AMCO INSURANCE COMPANY	P O BOX 974	DES MOINES	IA	50304	515/280-4439
12548	AMERICAN AGRI-BUSINESS INS CO	4685 MERLE HAYROAD, STE 2	DES MOINES	IA	50322	800/654-4056
26832	AMERICAN ALLIANCE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513/369-5947
19720	AMERICAN ALTERNATIVE INS CORP	555 COLLEGE RD E	PRINCETON	NJ	08543-5241	609-243-4280
24589	AMERICAN AND FOREIGN INSURANCE CO	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
21849	AMERICAN AUTOMOBILE INSURANCE CO	PO BOX 777	NOVATO	CA	94998-0001	415/899-2484
10111	AMERICAN BANKERS INS CO OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305/253-2244
20427	AMERICAN CASUALTY CO OF READING PA	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
10391	AMERICAN CENTENNIAL INSURANCE CO	1415 FOULK RD STE 202	WILMINGTON	DE	19803	302/477-5900
37915	AMERICAN CENTRAL INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6522
45934	AMERICAN COMPENSATION INSURANCE COMPANY	8500 NORMANDE LAKE 1430	BLOOMINGTON	MN	55437	612 893-0411
12246	AMERICAN CONTINENTAL INSURANCE CO	540 LAKE COOK RD	DEERFIELD	IL	60015-5290	708/940-7550
20516	AMERICAN CREDIT INDEMNITY CO	100 E PRATT ST 5TH FL	BALTIMORE	MD	21202-1008	410/554-0700
19690	AMERICAN ECONOMY INSURANCE COMPANY	SAFECO PLA T-16	SEATTLE	WA	98185	317/262-6651
37990	AMERICAN EMPIRE INS CO	PO BOX 5370	CINCINNATI	OH	45201	513/369-3000
20613	AMERICAN EMPLOYERS INSURANCE CO	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6522
23450	AMERICAN FAMILY HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513 943-7200
19275	AMERICAN FAMILY MUTUAL INS CO	6000 AMERICAN PARKWAY	MADISON	WI	53783	608/249-2111
35963	AMERICAN FIDELITY & LIBERTY INS CO	1800 STREET RD	WARRINGTON	PA	18976-2503	610 380-1851
24066	AMERICAN FIRE & CASUALTY COMPANY	136 NORTH THIRD STREET	HAMILTON	OH	45025	314/469-5472
19496	AMERICAN FIRE AND INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	409-766-4600
24376	AMERICAN GENERAL INDEMNITY COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60173	708 517-6000
31208	AMERICAN GENERAL PROPERTY INS CO	AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	904/390-7000
16403	AMERICAN GROWERS INSURANCE COMPANY	222 S 15TH ST STE 600 N	OMAHA	NE	68102-1628	712/325-5336
26247	AMERICAN GUARANTEE & LIABILITY INS CO	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000
13331	AMERICAN HARDWARE MUTUAL INS CO	471 E BROAD ST	COLUMBUS	OH	43215	612/935-1400
19380	AMERICAN HOME ASSURANCE COMPANY	PO BOX 979	NEW YORK	NY	10268-0979	212-770-9697
19518	AMERICAN INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	409/766-4674
21857	AMERICAN INSURANCE COMPANY THE	777 SAN MARIN DR POBX 777	NOVATO	CA	94998	415/899-2484
32220	AMERICAN INTERNATIONAL INS CO	505 CARR ROAD	WILMINGTON	DE	19809	302/761-3428
40258	AMERICAN INTERNATIONAL SOUTH INS CO	70 PINE STREET 21/99	NEW YORK	NY	10270	217/770-7000
31895	AMERICAN INTERSTATE INS CO	2301 HWY 190 WEST	DERIDDER	LA	70634	318/463-9052
10200	AMERICAN LIVE STOCK INSURANCE CO	200 S 4TH ST	GENEVA	IL	60134-2605	630 232-2100
30562	AMERICAN MANUFACTURERS MUTUAL INS CO	GENERAL DELIVERY	LONG GROVE	IL	60049-0001	847/320-2000
16810	AMERICAN MERCURY INSURANCE COMPANY	P O BOX 268847	OKLAHOMA CITY	OK	73126-8847	405/523-5017
23469	AMERICAN MODERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513 943-7000
22918	AMERICAN MOTORISTS INSURANCE CO	RATE MAKING DEPT	LONG GROVE	IL	60049-0001	847/320-2000
21236	AMERICAN NATIONAL FIRE INSURANCE CO	49 E 4 ST DIXIE TERM S ST	CINCINNATI	OH	45202	513/369-5013
39942	AMERICAN NATIONAL GENERAL INS CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417/887-0220
28401	AMERICAN NATIONAL PROPERTY & CASUALTY C	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417/887-0220
51535	AMERICAN PIONEER TITLE INSURANCE COMPANY	493 E SHEMORAN BLVD	CASSELBERRY	FL	32707	800/393-9762
37001	AMERICAN PREMIER INSURANCE COMPANY	3169 HOLCOMB BRIDGE ROAD	NORCROSS	GA	30071	770 447-8930
18910	AMERICAN PROTECTION INSURANCE CO	RATE MAKING DEPT	LONG GROVE	IL	60049-0001	847/320-2000

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
10227	AMERICAN REINSURANCE COMPANY	555 COLLEGE ROAD E	PRINCETON	NJ	08543-5241	212/618-7170
19615	AMERICAN RELIABLE INSURANCE COMPANY	8655 E VIA DE VENTURA	SCOTTSDALE	AZ	85258	800/535-1333
19984	AMERICAN RISK FUNDING INSURANCE COMPANY	12222 MERIT DR #1660	DALLAS	TX	75251	214 702-9004
19631	AMERICAN ROAD INSURANCE COMPANY	THE AMERICAN ROAD	DEARBORN	MI	48126-2570	313/322-8045
39969	AMERICAN SAFETY CASUALTY INS CO	1845 THE EXCHANGE #200	ATLANTA	GA	30339	770 916-1908
42978	AMERICAN SECURITY INSURANCE COMPANY	260 INTERSTATE N CIRCLE N	ATLANTA	GA	30339-2111	404/261-8900
42897	AMERICAN SERVICE INSURANCE COMPANY	9801 W HIGGINS ROAD 8TH F	ROSEMONT	IL	60018	847 318-5800
10235	AMERICAN SOUTHERN INSURANCE COMPANY	PO BOX 723030	ATLANTA	GA	30339	404/266-9599
33723	AMERICAN SPIRIT INSURANCE COMPANY	580 WALNUT ST STE 825	CINCINNATI	OH	45202	513/369-5000
19283	AMERICAN STANDARD INS CO OF WISCONSIN	6000 AMERICAN PARKWAY	MADISON	WI	53783	608/249-2111
19712	AMERICAN STATES INSURANCE CO TX	SAFECO PLA T-16	SEATTLE	WA	98185	317/262-6651
19704	AMERICAN STATES INSURANCE COMPANY	SAFECO PLZ T-16	SEATTLE	WA	98185	317/262-6262
37214	AMERICAN STATES PREFERRED INS CO	SAFECO PLAZA T-16	SEATTLE	WA	98185	317/262-6651
40800	AMERICAN STERLING INSURANCE COMPANY	9800 MUIRLANDS BLVD	IRVINE	CA	92718	714/206-6200
31380	AMERICAN SURETY COMPANY	3901 W 86TH ST STE 450	INDIANAPOLIS	IN	46268	317-875-8700
25828	AMERICAN UNION INSURANCE COMPANY	303 E WASHINGTON	BLOOMINGTON	IL	61701-4040	309/829-1061
40142	AMERICAN ZURICH INSURANCE COMPANY	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000
27898	AMERICAS INSURANCE COMPANY	400 POYDRAS ST STE 2200	NEW ORLEANS	LA	70130	504/528-9555
30872	AMERIN GUARANTY CORPORATION	1601 MARKET ST	PHILADELPHIA	PA	19103	800 257-7643
19488	AMERISURE INSURANCE COMPANY	PO BOX 2060	FARMINGTON HLL	MI	48333-2060	800/257-1900
27928	AMEX ASSURANCE COMPANY	1400 LOMBARDI AVENUE	GREEN BAY	WI	54304-3922	920/496-5250
19976	AMICA MUTUAL INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-6008	401/334-6000
34983	AMWEST SURETY INSURANCE COMPANY	PO BOX 4500	WOODLAND HILLS	CA	91302	913/384-1719
19860	ARGONAUT GREAT CENTRAL INSURANCE CO	3625 N SHERIDAN ROAD	PEORIA	IL	61604-1434	800/447-1972
19801	ARGONAUT INSURANCE COMPANY	250 MIDDLEFIELD RD	MENLO PARK	CA	94025-3507	415/858-6410
19828	ARGONAUT MIDWEST INSURANCE COMPANY	250 MIDDLEFIELD RD	MENLO PARK	CA	94025-3507	415/858-6410
41459	ARMED FORCES INSURANCE EXCHANGE	PO DRAWER G	FT LEAVENWORTH	KS	66027-0346	913/651-5000
36250	ASSET GUARANTY INSURANCE COMPANY	335 MADISON AVENUE	NEW YORK	NY	10017-4605	212/983-5859
21865	ASSOCIATED INDEMNITY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	800/366-2475
21296	ASSOCIATES INSURANCE COMPANY	PO BOX 222038	DALLAS	TX	75222-2038	214/541-3879
19305	ASSURANCE COMPANY OF AMERICA	1400 AMERICAN LN	SCHAUMBURG	IL	60196-1056	410/261-5211
41769	ATHENA ASSURANCE COMPANY	385 WASHINGTON STREET	ST PAUL	MN	55102	612/221-7911
21792	ATLANTA CASUALTY COMPANY	3169 HOLCOMB BRIDGE RD	NORCROSS	GA	30071-5435	770/447-8930
20931	ATLANTA INTERNATIONAL INSURANCE CO	7230 MCGINNIS FERRY RD ST	SUWANEE	GA	30024	404/240-5350
31925	ATLANTA SPECIALTY INSURANCE COMPANY	PO BOX 105435	ATLANTA	GA	30348-5435	800/638-1993
22209	ATLANTIC INSURANCE COMPANY	4600 FULLER DRIVE	IRVING	TX	75038-6506	214/650-2800
19895	ATLANTIC MUTUAL INSURANCE COMPANY	PO BOX 419063	CREVE COEUR	MO	63141-9063	800 937-3747
18333	ATLAS ASSURANCE CO OF AMERICA	5062 BRITTONFIELD PKWY	E SYRACUSE	NY	13057-8732	609/275-2601
27235	AUTO CLUB FAMILY INSURANCE COMPANY	12901 NORTH FORTY DR	ST LOUIS	MO	63141	314/523-7350
18988	AUTO OWNERS INSURANCE CO MUTUAL	PO BOX 30660	LANSING	MI	48909-8160	517/323-1521
15512	AUTOMOBILE CLUB INTER-INS EXCHANGE	12901 NORTH FORTY DRIVE	ST LOUIS	MO	63141	314/523-7350
19062	AUTOMOBILE INS CO OF HARTFORD CT	ONE TOWER SQUARE	HARTFORD	CT	06183	860 277-0111
10367	AVEMCO INSURANCE COMPANY	411 AVIATION WAY	FREDERICK	MD	21701-4799	301/694-5700
33022	AXA GLOBAL RISKS US INSURANCE CO	199 WATER ST	NEW YORK	NY	10038	212/412-0755
29530	AXA NORDSTERN ART INSURANCE CORP	4 WEST 58TH ST 8 FL	NEW YORK	NY	10019-2515	212-415-8400
24813	BALBOA INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-8702	714/553-5482
18538	BANCINSURE INC	PO BOX 26104	OKLAHOMA CITY	OK	73126	405/524-0118
33162	BANKERS INSURANCE COMPANY	PO BOX 15707	ST PETERSBURG	FL	33733	813/579-4000
23132	BANKERS MULTIPLE LINE INSURANCE CO	717 N HARWOOD	DALLAS	TX	75021	214/954-7353
18279	BANKERS STANDARD INSURANCE COMPANY	1601 CHESTNUT STREET	PHILADELPHIA	PA	19192	215/523-4000
29513	BAR PLAN MUTUAL INSURANCE CO THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	800/843-2277
10966	BAR PLAN SURETY AND FIDELITY COMPANY, THE	1717 HIDDEN CRK CRT	TOWN & COUNTRY	MO	63131	314-965-7812
50034	BAR PLAN TITLE INSURANCE COMPANY THE	1717 HIDDEN CREEK COURT	ST. LOUIS	MO	63131	314/965-3333
38245	BGS INSURANCE COMPANY	676 N ST CLAIR	CHICAGO	IL	60611-2927	312/951-7716
41394	BENCHMARK INSURANCE COMPANY	6701 W 64TH ST #125	SHAWNEE MISSION	KS	66202	800/283-0622
19402	BIRMINGHAM FIRE INS CO OF PA	70 PINE STREET 21/99	NEW YORK	NY	10270	212/770-7000
20095	BITUMINOUS CASUALTY CORPORATION	320 18TH ST	ROCK ISLAND	IL	61201-8744	309/786-5401
20109	BITUMINOUS FIRE AND MARINE INS CO	320 18TH ST	ROCK ISLAND	IL	61201-8744	309/786-5401
24503	BLUE RIDGE INSURANCE COMPANY	PO BOX 519	SIMSBURY	CT	06080	214/559-1222
27081	BOND SAFEGUARD INSURANCE COMPANY	1919 S HIGHLAND AVE BLD A	LOMBARD	IL	60148	312/495-9380
20761	BOSTON OLD COLONY INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
13528	BROTHERHOOD MUTUAL INSURANCE CO	P O BOX 2227	FORT WAYNE	IN	46801	219-482-8668
20788	BUCKEYE UNION INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	PO BOX M	SAN MATEO	CA	94402-0080	800/288-7765
20125	CALIFORNIA CASUALTY INSURANCE CO	PO BOX M	SAN MATEO	CA	94402-0080	650/574-4000
32271	CALIFORNIA INDEMNITY INSURANCE COMPANY	PO BOX 14910	LAS VEGAS	NV	89114-4910	510 416-8700
15725	CAMERON MUTUAL INSURANCE COMPANY	214 E MCELWAIN	CAMERON	MO	64429-1350	816/632-6511
10464	CANAL INSURANCE COMPANY	P O BOX 7	GREENVILLE	SC	29602-0007	803/242-5365
30589	CAPITAL CITY INSURANCE COMPANY INC	PO BOX 212157	COLUMBIA	SC	29221	803/781-7118

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
10472	CAPITOL INDEMNITY CORPORATION	PO BOX 5900	MADISON	WI	53705-0900	608/231-4450
10510	CAROLINA CASUALTY INSURANCE COMPANY	PO BOX 2575	JACKSONVILLE	FL	32203-2575	904/363-0900
15547	CASUALTY INDEMNITY EXCHANGE	PO BOX 1589	JEFFERSON CITY	MO	65102-1589	314/893-3425
21237	CASUALTY RECIPROCAL EXCHANGE	9201 STATE LINE ROAD	KANSAS CITY	MO	64114	800/825-3760
19909	CENTENNIAL INSURANCE COMPANY	PO BOX 419063	CREVE COEUR	MO	63141-9063	314/621-8376
34274	CENTRAL STATES INDEMNITY CO OF OMAHA	BOX 34350	OMAHA	NE	68134-0350	402/397-1111
34649	CENTRE INSURANCE COMPANY	ONE CHASE MANHTN PLZ	NEW YORK	NY	10005	916 631-5000
36781	CENTRIS INSURANCE COMPANY	111 MONUMENT CIRCLE STE 4	INDIANAPOLIS	IN		317/238-5800
42765	CENTURION CASUALTY COMPANY	206 EIGHTH ST	DES MOINES	IA	50309	515/247-7307
20710	CENTURY INDEMNITY COMPANY	1601 CHESTNUT ST	PHILADELPHIA	PA	19192	215-761-6700
26905	CENTURY-NATIONAL INSURANCE COMPANY	PO BOX 3999	NORTH HOLLYWO	CA	91609	818 760-0880
21970	CGU INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108	215/625-1089
21946	CGU INSURANCE COMPANY OF NEW JERSEY	ONE BEACON ST	BOSTON	MA	02108	215/625-1070
25615	CHARTER OAK FIRE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	203/277-3966
22810	CHICAGO INSURANCE COMPANY	55 E MONROE ST	CHICAGO	IL	60603-5702	312/346-6400
50229	CHICAGO TITLE INSURANCE CO	171 N CLARK ST ML:06TR	CHICAGO	IL	60601-3294	312/223-2000
10499	CHRYSLER INSURANCE COMPANY	PO BOX 5168	SOUTHFIELD	MI	48086-5168	248-948-3443
12777	CHUBB INDEMNITY INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	212/775-1300
10669	CHURCH INSURANCE CO THE	445 FIFTH AVE	NEW YORK	NY	10016	212/592-1800
18767	CHURCH MUTUAL INSURANCE COMPANY	PO BOX 357	MERRILL	WI	54452-0357	800/542-3465
22004	CIM INSURANCE CORPORATION	3044 W GRAND BLVD	DETROIT	MI	48202	313/556-2449
28665	CINCINNATI CASUALTY COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513/870-2622
23280	CINCINNATI INDEMNITY COMPANY INC	PO BOX 145496	CINCINNATI	OH	45250-5496	513/870-2000
10677	CINCINNATI INS CO THE	PO BOX 145496	CINCINNATI	OH	45214-5496	513/870-2000
31534	CITIZENS INSURANCE COMPANY OF AMERICA	645 WEST GRAND RIVER	HOWELL	MI	48843	517/546-2160
10315	CIVIC PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	213-932-3200
20532	CLARENDON NATIONAL INS CO	1177 AVE AMERICS 44/45 FL	NEW YORK	NY	10036	212 805-8700
40266	CMG MORTGAGE INSURANCE COMPANY	5910 MINERAL POINT ROAD	MADISON	WI	53705	407/650-7800
34347	COLONIAL AMERICAN CASUALTY AND SURETY C	300 ST PAUL PLC MAIL STP	BALTIMORE	MD	21202	800/638-1245
20796	COLONIAL PENN FRANKLIN INSURANCE CO	PO BOX 1990	VALLEY FORGE	PA	19482-1990	800/523-9100
34789	COLONIAL PENN INSURANCE COMPANY	PO BOX 1990	VALLEY FORGE	PA	19482-1990	610/650-2000
41785	COLORADO CASUALTY INSURANCE COMPANY	PO BOX 6530	ENGLEWOOD	CO	80112-6530	303/754-8400
27812	COLUMBIA INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402/346-7400
40371	COLUMBIA MUTUAL INSURANCE CO	PO BOX 618 LEGAL DEPT	COLUMBIA	MO	65205-0618	800/877-3579
19640	COLUMBIA NATIONAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205	314/474-6193
51373	COLUMBIAN NATIONAL TITLE INSURANCE CO	820 QUINCY ST	TOPEKA	KS	66612-1158	785/232-4365
19410	COMMERCE AND INDUSTRY INSURANCE CO	70 PINE STREET 21/99	NEW YORK	NY	10270	212/770-7000
32280	COMMERCIAL CASUALTY INSURANCE COMPANY	PO BOX 15645	LASVEGAS	NV	89114-5645	510 416-8700
20818	COMMERCIAL INS CO OF NEWARK NJ	CNA PLAZA 25S	CHICAGO	IL	60685	201/981-4606
18732	COMMERCIAL LOAN INS CORPORATION	330 E KILBOURN AVE	MILWAUKEE	WI	53202	800/558-9900
20621	COMMERCIAL UNION INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3193	617/725-6000
50083	COMMONWEALTH LAND TITLE INS CO	101 GATEWAY CTR PRKWY GATE	RICHMOND	VA	23235-5135	800/392-8238
34711	COMPUTER INSURANCE COMPANY	100 BAGNALL ST	WARWICK	RI	02888	401/431-2920
24872	CONNECTICUT INDEMNITY COMPANY THE	9 FARM SPRINGS DR	FARMINGTON	CT	06032	203/674-6600
36960	CONNECTICUT SURETY COMPANY THE	185 ASYLUM ST	HARTFORD	CT	06103-4105	860 527-7806
24961	CONNIE LEE INS COMPANY	1 STATE ST 15TH FL	NEW YORK	NY	10004-1505	202/835-0090
20443	CONTINENTAL CASUALTY COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
35289	CONTINENTAL INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
28258	CONTINENTAL NATIONAL INDEMNITY COMPANY	10700 MONTGOMERY RD #150	CINCINNATI	OH	45242	513/247-5900
33480	CONTINENTAL WESTERN CASUALTY COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515/278-3000
10804	CONTINENTAL WESTERN INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306-1594	800/235-2942
37206	CONTRACTORS BONDING & INS COMPANY	1213 VALLEY STREET	SEATTLE	WA	98109-0271	206/622-7053
21318	COREGIS INSURANCE COMPANY	181 W MADISON AVE #2600	CHICAGO	IL	60602	312-849-5000
10783	CORNERSTONE NATIONAL INSURANCE COMPANY	1000 W NIFONG BLD 8 #200	COLUMBIA	MO	65203-5661	573/817-2481
20982	COUNTRY CASUALTY INS CO	PO BOX 2100	BLOOMINGTON	IL	61702-2100	800/927-3678
20990	COUNTRY MUTUAL INSURANCE COMPANY	P O BOX 2100	BLOOMINGTON	IL	61701	800/927-3678
21008	COUNTRY PREFERRED INSURANCE COMPANY	1701 TOWANDA AVENUE	BLOOMINGTON	IL	61701	309 557-3873
12912	CREDIT GENERAL INS CO	3201 ENTERPRISE PARKWAY	BEACHWOOD	OH	44122	216 831-7500
31348	CRUM & FORSTER INDEMNITY COMPANY	305 MADISON AVE	MORRISTOWN	NJ	07960	973-490-6600
24660	CUMBERLAND CASUALTY & SURETY COMPANY	4311 W WATERS AVE #501	TAMPA	FL	33614	813 885-2112
10847	CUMIS INSURANCE SOCIETY INC	P O BOX 1084	MADISON	WI	53701-1084	608/231-7391
21164	DAIRYLAND INSURANCE COMPANY	1800 NORTH POINT DR	STEVENS POINT	WI	54481	715/346-6883
16705	DEALERS ASSURANCE COMPANY	3518 RIVERSIDE DRIVE	UPPER ARLINGTON	OH	43221-0185	614 459-0364
37907	DEERBROOK INSURANCE COMPANY	3075 SANDERS RD STE G2B	NORTHBROOK	IL	60062-7127	847 402-5000
37184	DEERFIELD INSURANCE COMPANY	SHAND MORAHAN PLZ	EVANSTON	IL	60201	312-357-3500
42587	DEPOSITORS INSURANCE COMPANY	701 FIFTH AVE	DES MOINES	IA	50304	515/280-4439
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	17780 FITCH #200	IRVINE	CA	92614	414/765-8600
10659	DIAMOND INSURANCE COMPANY	40 SKOKIE BLVD	NORTHBROOK	IL	60062	847-559-1002
42048	DIAMOND STATE INSURANCE COMPANY	3 BALA PLZ E STE 300	BALA CYNWYD	PA	19004	610/664-1500

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NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
34495	DOCTORS COMPANY AN INTERINS EXCHANGE	PO BOX 2900	NAPA	CA	94558-0900	800/421-2368
31135	EAGLE AMERICAN INSURANCE COMPANY	580 WALNUT ST SUITE 825	CINCINNATI	OH	45202	513/369-5000
22926	ECONOMY FIRE & CASUALTY COMPANY	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	815/233-2000
38067	ECONOMY PREFERRED INSURANCE COMPANY	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	800/444-2955
40649	ECONOMY PREMIER ASSURANCE COMPANY	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	815/233-2000
21261	ELECTRIC INSURANCE COMPANY	152 CONANT ST	BEVERLY	MA	01915-1692	978/921-0660
21407	EMCASCO INSURANCE COMPANY	P O BOX 712	DES MOINES	IA	50303-0712	515/280-2674
21326	EMPIRE FIRE AND MARINE INSURANCE CO	13810 FNB PRKWY	OMAHA	NE	68154-5202	402-963-5000
20648	EMPLOYERS FIRE INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6522
21458	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	PO BOX 8017	WAUSAU	WI	54402-8017	715/842-6527
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515/280-2674
39845	EMPLOYERS REINSURANCE CORPORATION	PO BOX 2991	OVERLAND PARK	KS	66201-1391	800/255-6931
21245	EQUITY MUTUAL INSURANCE COMPANY	9201 STATE LINE ROAD	KANSAS CITY	MO	64114	800/825-3760
10120	EVEREST NATIONAL INSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	201/802-8000
26921	EVEREST REINSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	201/802-8000
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	PO BOX 18295	COLUMBUS	OH	43218-0295	614 895-1773
10318	EXACT PROPERTY & CASUALTY	PO BOX 2478	LOS ANGELES	CA	90051	213-932-3200
10003	EXCESS SHARE INSURANCE CORPORATION	5656 FRANTZ ROAD	DUBLIN	OH	43017-3519	614 764-1900
35181	EXECUTIVE RISK INDEMNITY INC	PO BOX 2002	SIMSBURY	CT	06070-7683	203/244-8780
21482	FACTORY MUTUAL INSURANCE COMPANY	PO BOX 7500	JOHNSTON	RI	02919-0500	401/275-3000
18864	FAIRMONT INSURANCE COMPANY	5205 N O'CONNOR BLVD	IRVING	TX	75039-8810	818/596-5000
42633	FAR WEST INSURANCE COMPANY	5230 LAS VIRGINES 3RD FL	CALABASOS	CA	91302	818 704-1111
11053	FARM AND CITY INSURANCE COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515 223-9439
13773	FARM BUREAU MUTUAL INSURANCE COMPANY	5400 UNIVERSITY AVE	W DES MOINES	IA	50265-5997	515/225-5450
26859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573/893-1504
19194	FARMERS ALLIANCE MUTUAL INS CO	PO BOX 1401	MCPHERSON	KS	67460-2846	316/241-2200
25704	FARMERS AND MERCHANTS INSURANCE CO	PO BOX 3269	TULSA	OK	74102	800 374-5839
21628	FARMERS INSURANCE COMPANY INC	10850 LOWELL AVE	SHAWNEE MISSION	KS	66210	913/661-6500
21652	FARMERS INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051	213/932-3200
13897	FARMERS MUTUAL HAIL INS CO OF IOWA	2323 GRAND AVE	DES MOINES	IA	50312-5392	515/282-9104
16381	FARMERS UNION CO-OPERATIVE INS CO OF NE	407 NORTH 117TH STREET	OMAHA	NE	68154	402/330-3555
41483	FARMINGTON CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860 277-0111
13838	FARMLAND MUTUAL INSURANCE COMPANY	1963 BELL AVENUE	DES MOINES	IA	50315-1090	515-245-8800
20281	FEDERAL INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	201/580-2000
13935	FEDERATED MUTUAL INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060-3046	800/533-0472
11118	FEDERATED RURAL ELECTRIC INS EXCHANGE	PO BOX 15147	LENEXA	KS	66215	913/541-0150
28304	FEDERATED SERVICE INSURANCE COMPANY	PO BOX 328	OWATONNA	MN	55060-0328	507-455-5200
43460	FFG INSURANCE COMPANY	PO BOX 130745	DALLAS	TX	75313-0745	800 527-3448
25879	FIDELITY & GUARANTY INS UNDERWRITERS	385 WASHINGTON ST	ST PAUL	MN	55102	651-310-7911
35270	FIDELITY AND CASUALTY CO OF NY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
39306	FIDELITY AND DEPOSIT CO MARYLAND	23 CORP WOOD 10880 BENSON	OVERLAND PARK	KS	66210	410/659-3395
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	6225 SMITH AVE	BALTIMORE	MD	21203-1138	301/625-5526
51586	FIDELITY NATIONAL TITLE INSURANCE CO	17911 VON KARMAN AVENUE	IRVINE	CA	92714	800/421-8111
12815	FINANCIAL GUARANTY INSURANCE COMPANY	115 BROADWAY	NEW YORK	NY	10006	800/352-0001
31453	FINANCIAL PACIFIC INSURANCE COMPANY	PO BOX 292220	SACRAMENTO	CA	95829-2220	916-381-8067
18287	FINANCIAL SECURITY ASSUR INC	350 PARK AVE	NEW YORK	NY	10022	212/826-0100
24880	FIRE AND CASUALTY INS CO OF CONNECTICUT	9 FARM SPRINGS DR	FARMINGTON	CT	06032	203/674-6952
21660	FIRE INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	213/932-3200
42860	FIREMANS FUND INS CO OF MISSOURI	777 SAN MARIN DR	NOVATO	CA	94998-1320	415/899-2817
37273	FIREMANS FUND INS CO OF WISCONSIN	777 SAN MARIN DRIVE	NOVATO	CA	94998-1320	415/899-2000
21873	FIREMANS FUND INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998-0001	415/899-2817
20850	FIREMENS INS CO OF NEWARK NEW JERSEY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
11150	FIRST AMERICAN INSURANCE COMPANY	3100 BROADWAY	KANSAS CITY	MO	64111-2479	816/531-7668
50814	FIRST AMERICAN TITLE INSURANCE CO	1 FIRST AMERI WAY	SANTA ANA	CA	92707	714/558-3211
16578	FIRST COMMUNITY INSURANCE COMPANY	360 CENTRAL AVENUE	ST PETERSBURG	FL	33701	813/823-4000
11177	FIRST FINANCIAL INSURANCE COMPANY	238 SMITH SCHOOL ROAD	BURLINGTON	NC	27215-5129	336-586-2500
33588	FIRST LIBERTY INSURANCE CORP THE	175 BERKELEY ST	BOSTON	MA	02117-0140	617/357-9500
42722	FIRST MARINE INS CO	PO BOX 369	OSAGE BEACH	MO	65065-0369	314/348-2743
24724	FIRST NATIONAL INS CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
34916	FIRST SPECIALTY INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913/676-5800
13978	FLORISTS MUTUAL INSURANCE COMPANY	500 ST LOUIS ST	EDWARDSVILLE	IL	62025-1502	800/851-7740
38776	FOLKSAMERICA REINSURANCE COMPANY	ONE LIBERTY PLAZA	NEW YORK	NY	10006	212/312-2500
11185	FOREMOST INSURANCE CO	PO BOX 2450	GRAND RAPIDS	MI	49501-2450	616/942-3000
11800	FOREMOST PROPERTY AND CASUALTY INS CO	PO BOX 2450	GRAND RAPIDS	MI	49501	616/942-3000
41513	FOREMOST SIGNATURE INSURANCE COMPANY	PO BOX 2450	GRAND RAPIDS	MI	49501-2450	616/942-3000
14249	FOUNDERS INSURANCE COMPANY	1645 E BIRCHWOOD AVE	DESPLAINES	IL	60018	847/768-0068
10545	FREMONT CASUALTY INSURANCE COMPANY	500 N BRAND BLVD	GLENDALE	CA	91203	312/321-1680
11207	FREMONT INDEMNITY COMPANY	500 N BRAND BLVD STE 600	GLENDALE	CA	91203-1240	818/549-4600
21040	FREMONT INDUSTRIAL INDEMNITY COMPANY	500 N. BRAND BLVD	GLENDALE	CA	91203	415/627-5000

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NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
34266	FRONTIER INSURANCE COMPANY	195 LAKE LOUISE MARIE RD	ROCK HILL	NY	12775-8000	914/796-2100
28339	GATEWAY INSURANCE COMPANY	52 MARYLAND PLAZA	ST LOUIS	MO	63108-1530	800/444-0512
22969	GE REINSURANCE CORPORATION	475 HALF DAY RD STE 300	LINCOLNSHIRE	IL	60069	847-876-1500
29823	GE RESIDENTIAL MORTG INS CORP OF NC	6601 SIX FORKS ROAD	RALEIGH	NC	27615	800/334-9270
41491	GEICO CASUALTY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20815-3701	301/986-2669
35882	GEICO GENERAL INS CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301/986-2669
22055	GEICO INDEMNITY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20047-0001	301/986-2669
21962	GENERAL ACCIDENT INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108	215/625-1089
18821	GENERAL CASUALTY CO OF ILLINOIS	PO BOX 450	FREEMONT	IL	61032-0450	815/235-8900
24414	GENERAL CASUALTY CO OF WISCONSIN	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608/837-4440
38458	GENERAL ELECTRIC MORT INS CORP	PO BOX 177800	RALEIGH	NC	27619	919/846-4125
16675	GENERAL ELECTRIC MORT INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619-1800	919/846-4120
24732	GENERAL INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
22039	GENERAL REINSURANCE CORPORATION	PO BX 10350 FINANCIAL CTR	STAMFORD	CT	06904-2350	203/328-5606
11967	GENERAL STAR NATIONAL INS CO	PO BOX 10350	STAMFORD	CT	06904-2350	203/328-5606
11231	GENERALI U S BRANCH	ONE LIBERTY PLAZA	NEW YORK	NY	10006-1477	212/602-7600
38962	GENESIS INSURANCE COMPANY	695 EAST MAIN ST	STAMFORD	CT	06904-2352	203/328-5000
41343	GERLING AMERICA INSURANCE COMPANY	717 FIFTH AVE	NEW YORK	NY	10022	212/752-8900
34622	GLENS FALLS INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
24600	GLOBE INDEMNITY COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
22063	GOVERNMENT EMPLOYEES INSURANCE CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3304
22098	GRAIN DEALERS MUTUAL INSURANCE CO	PO BOX 1747	INDIANAPOLIS	IN	46206-1747	800/428-7081
23809	GRANITE STATE INSURANCE COMPANY	70 PINE ST 21/89	NEW YORK	NY	10270	212/770-7000
16691	GREAT AMERICAN INSURANCE COMPANY	49 E 4TH ST DIXIE TERM S	CINCINNATI	OH	45202	513/530-8700
25224	GREAT DIVIDE INSURANCE COMPANY	7273 E BUTHERUS DR	SCOTTSDALE	AZ	85260	602 951-0905
20303	GREAT NORTHERN INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	201/580-2000
37710	GREAT PACIFIC INSURANCE COMPANY	395 OYSTER POINT BLVD 500	S SAN FRANCISCO	CA	94080-1933	415/872-6676
11371	GREAT WEST CASUALTY COMPANY	PO BOX 277	S SIOUX CITY	NE	68776	402/494-2411
22322	GREENWICH INSURANCE COMPANY	P O BOX 2668	GREENWICH	CT	08570-0001	213/937-5411
14117	GRINNELL MUTUAL REINSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0790	800-362-2041
16144	GRINNELL SELECT INSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0792	515/236-6121
40541	GROGERS INSURANCE COMPANY	PO BOX 22146	MILWAUKIE	OR	97269-2146	503 833-1600
11401	GUARANTY NATIONAL INSURANCE COMPANY	PO BOX 3329	ENGLEWOOD	CO	80155-3329	800/456-4642
42331	GUIDEONE AMERICA INSURANCE COMPANY	1111 ASHWORTH ROAD	WEST DES MOINES	IA	50265	515/267-5558
42803	GUIDEONE ELITE INSURANCE COMPANY	1111 ASHWORTH ROAD	W DES MOINES	IA	50265	515/267-5092
15032	GUIDEONE MUTUAL INSURANCE COMPANY	1111 ASHWORTH	W DES MOINES	IA	50265-3538	515/267-5558
14559	GUIDEONE SPECIALTY MUTUAL INS CO	PO BOX 65600	WEST DES MOINES	IA	50265-0600	515/267-5558
22217	GULF INSURANCE COMPANY	4600 FULLER DRIVE	IRVING	TX	75038-6506	972-650-2800
42811	GULF UNDERWRITERS INSURANCE COMPANY	388 GREENWICH ST #21 FL	NEW YORK	NY	10013-2375	972/650-2905
16322	HALCYON INSURANCE CO	PO BOX 5070	CLEVELAND	OH	44101	440-461-5000
11444	HAMILTON INSURANCE COMPANY	502 W OFFICE CTR DR STE 5	FORT WASHINGTO	PA	19034	804/261-7000
22292	HANOVER INSURANCE COMPANY THE	100 NORTH PARKWAY	WORCESTER	MA	01605	508/853-7200
21806	HARBOR SPECIALTY INSURANCE CO	1177 AVE OF AMERICAS	NEW YORK	NY	10036	212-805-8700
26433	HARCO NATIONAL INSURANCE COMPANY	PO BOX 68309	SCHAUMBURG	IL	60168-0309	800/448-4642
14168	HARLEYSVILLE MUTUAL INSURANCE CO	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215/256-5077
22357	HARTFORD ACCIDENT & INDEMNITY CO	HARTFORD PLAZA	HARTFORD	CT	06115	800/727-0721
29424	HARTFORD CASUALTY INS CO	HARTFORD PLAZA	HARTFORD	CT	06115	800/727-0721
19682	HARTFORD FIRE INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06115	800/727-0721
37478	HARTFORD INSURANCE CO OF MIDWEST THE	HARTFORD PLAZA	HARTFORD	CT	06115	860/547-5000
11452	HARTFORD STEAM BOILER INSPECTION & INS	PO BOX 5024	HARTFORD	CT	06102-5024	860/722-1866
30104	HARTFORD UNDERWRITERS INSURANCE CO	690 ASYLUM AVENUE	HARTFORD	CT	06115	800/727-0721
31550	HAULERS INSURANCE COMPANY INC	PO BOX 270	COLUMBIA	TN	38401-0270	615 381-5406
21741	HAWKEYE SECURITY INSURANCE COMPANY	PO 1848	DES MOINES	IA	50306-1848	800/747-7833
39527	HERITAGE INDEMNITY COMPANY	30851 W AGOURA ROAD	AGOURA HILLS	CA	91301	818/889-2520
22489	HIGHLANDS INSURANCE COMPANY	10370 RICHMOND AVE	HOUSTON	TX	77042-4123	800/324-4048
20419	HOMESITE INDEMNITY COMPANY	99 BEDFORD ST	BOSTON	MA	02111	617-832-1300
22578	HORACE MANN INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	800/999-1030
27138	HOUSEHOLD INSURANCE COMPANY	1 KEMPER DRIVE	LONG GROVE	IL	60049-0001	847-320-2000
38849	HOUSTON GENERAL INS CO	PO BOX 2932	FORT WORTH	TX	76113-1932	817/377-6000
26891	IGF INSURANCE COMPANY	6000 GRAND AVE	DES MOINES	IA	50312-1417	515/276-2766
23817	ILLINOIS NATIONAL INSURANCE COMPANY	500 WEST MADISON ST	CHICAGO	IL	60606-2511	212/770-7000
43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	1601 CHESTNUT PO BOX 7716	PHILADELPHIA	PA	19192	215/761-2324
14265	INDIANA LUMBERMENS MUTUAL INS CO	PO BOX 68600	INDIANAPOLIS	IN	46268-0600	800/428-1441
22268	INFINITY INSURANCE COMPANY	2204 LAKESHORE DR	BIRMINGHAM	AL	35218	800/782-2040
23264	INLAND INSURANCE COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402 435-4302
19429	INSURANCE CO OF THE STATE OF PA	70 PINE ST 21/89	NEW YORK	NY	10270	212/770-8596
22713	INSURANCE COMPANY OF NORTH AMERICA	PO BOX 7716	PHILADELPHIA	PA	19192	215 761-1000
27847	INSURANCE COMPANY OF THE WEST	PO BOX 85563	SAN DIEGO	CA	92186-5563	858 350-2400
18341	INSURANCE CORPORATION OF NEW YORK	500 N. BROADWAY	JERICHO	NY	11753	516 822-9410

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
22772	INTEGON INDEMNITY CORP	P O BOX 3199	WINSTON SALEM	NC	27102-3199	336-770-2000
29742	INTEGON NATIONAL INSURANCE COMPANY	3044 W GRAND BLVD ARGO A4	DETROIT	MI	48202	910/770-2848
10037	INTERLEX INSURANCE COMPANY	1903 E BATTLEFIELD	SPRINGFIELD	MO	65804	417 889-1010
33367	INTERMED INSURANCE COMPANY	1903 E BATTLEFIELD	SPRINGFIELD	MO	65804	417 889-1010
24139	INTERNATIONAL BUS & MERCANTILE REASSUR	307 N MICHIGAN AVE	CHICAGO	IL	60601-5311	312/346-8100
11592	INTERNATIONAL FIDELITY INSURANCE CO	ONE NEWARK CENTER 20TH FL	NEWARK	NJ	07102	800/333-4167
35777	INTERNATIONAL INDEMNITY COMPANY	P.O. BOX 105051	ATLANTA	GA	30348-5051	770/881-7100
21083	INTERNATIONAL INSURANCE COMPANY	181 W MADISON STE 2300	CHICAGO	IL	60602	312/849-5266
22837	INTERSTATE INDEMNITY COMPANY	55 E MONROE ST	CHICAGO	IL	60603-5773	312/346-6400
10952	J C PENNEY CASUALTY INSURANCE CO	2700 W PLANO PARKWAY	PLANO	TX	75075	800/848-8860
11630	JEFFERSON INSURANCE CO OF NEW YORK	525 WASHINGTON BLVD	JERSEY CITY	NJ	07310	201/222-8666
14354	JEWELERS MUTUAL INSURANCE COMPANY	24 JEWELERS PARK DR	NEENAH	WI	54956-3702	800/558-6411
21180	JOHN DEERE INSURANCE COMPANY	34TH AVE & 80TH ST	MOLINE	IL	61265	800/447-0633
25690	K-M INSURANCE COMPANY	PO BOX 26967	OKLAHOMA CITY	OK	73126-0967	405/270-2416
15962	KANSAS BANKERS SURETY COMPANY THE	PO BOX 1654	TOPEKA	KS	66601-1654	913/234-2631
20885	KANSAS CITY FIRE & MARINE INS CO	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
34703	KANSAS MEDICAL MUTUAL INS CO	PO BOX 2307	TOPEKA	KS	66612	913/232-2224
26077	LANCER INSURANCE COMPANY	370 W PARK AVENUE	LONG BEACH	NY	11561-3292	516/431-4441
50237	LAND TITLE INS CO OF ST LOUIS	32 NORTH BRENTWOOD	CLAYTON	MO	63105	314/721-0749
28916	LAWRENCEVILLE PROPERTY AND CASUALTY	2 PRINCESS RD	LAWRENCEVILLE	NJ	08648	896-2404
50024	LAWYERS TITLE INSURANCE CORPORATION	8401 HANLEY INDUSTRIAL DR	ST LOUIS	MO	63144	804/281-6720
11738	LEADER INSURANCE COMPANY	4100 HARRY HINES BLVD	DALLAS	TX	75219	800/292-4662
24422	LEGION INSURANCE COMPANY	ONE LOGAN SQUARE #1400	PHILADELPHIA	PA	19103	215 963-1200
42404	LIBERTY INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117-0140	617/357-9500
23035	LIBERTY MUTUAL FIRE INSURANCE CO	175 BERKELEY ST	BOSTON	MA	02117-0140	617/357-9500
23043	LIBERTY MUTUAL INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02117-0140	800/255-0254
33855	LINCOLN GENERAL INSURANCE CO	3350 WHITEFORD RD	YORK	PA	17402	717/757-0000
38830	LINCOLN NATIONAL HEALTH & CAS INS CO	PO BOX 7808	FORT WAYNE	IN	46801-7808	219/455-2000
14400	LITITZ MUTUAL INSURANCE COMPANY	PO BOX 900	LITITZ	PA	17543-7007	717/626-4751
33600	LM INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117-0140	617/357-9500
23086	LMI INSURANCE COMPANY	PO BOX 2070	MILWAUKEE	WI	53201-2070	919/836-2000
20311	LONDON ASSURANCE OF AMERICA INC THE	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	908/580-0800
14435	LUMBER MUTUAL INSURANCE COMPANY	PO BOX 9165	FRAMINGHAM	MA	01701-9165	616/872-8111
22977	LUMBERMENS MUTUAL CASUALTY CO	KEMPER CENTER	LONG GROVE	IL	60049-0001	847/320-2000
23108	LUMBERMENS UNDERWRITING ALLIANCE	2501 N MILITARY TRAIL	BOCA RATON	FL	33431-6398	800/327-0630
35769	LYNDON PROPERTY INSURANCE COMPANY	520 MARYVILLE CENTRE DR S	ST LOUIS	MO	63141-5814	800/950-6060
28932	MARKEL AMERICAN INSURANCE COMPANY	SHAND MORAHAN PLAZA	EVANSTON	IL	60201-9983	804/273-1400
38970	MARKEL INSURANCE COMPANY	4600 COX RD	GLEN ALLEN	VA	23060	312/866-0702
19356	MARYLAND CASUALTY COMPANY	14000 AMERICAN LN	SCHAUMBURG	IL	60196-1056	800/344-5574
22306	MASSACHUSETTS BAY INS CO	100 NORTH PARKWAY	WORCESTER	MA	01605	617/853-7200
22152	MAYFLOWER INSURANCE COMPANY LTD THE	CNA PLAZA 31S	CHICAGO	IL	60685	312 822-5105
23825	MBIA INSURANCE CORP. OF ILLINOIS	113 KING STREET	ARMONK	NY	10504	914/273-4545
12041	MBIA INSURANCE CORPORATION	113 KING ST	ARMONK	NY	10504	914/273-4545
33391	MEDICAL ASSURANCE CO INC THE	PO BOX 590009	BIRMINGHAM	AL	35259-0009	205 877-4400
36668	MEDICAL ASSURANCE OF MISSOURI INC	8630 DELMAR BLVD #100	ST LOUIS	MO	63126	800/392-8039
32654	MEDICAL DEFENSE ASSOCIATES	PO BOX 3817	SPRINGFIELD	MO	65808-3817	800/492-7212
10686	MEDICAL LIABILITY ALLIANCE	PO BOX 1498	JEFFERSON CITY	MO	65102-1498	573 893-5300
11843	MEDICAL PROTECTIVE COMPANY	5814 REED RD	FORT WAYNE	IN	46805	219/485-9622
22241	MEDMARC CASUALTY INSURANCE COMPANY	4000 LEGATO ROAD #800	FAIRFAX	VA	22033	904/279-2600
33650	MENDOTA INSURANCE COMPANY	1295 NORTHLAND DR	MENDOTA HEIGHT	MN	55120-1146	800/422-0792
31968	MERASTAR INSURANCE COMPANY	PO BOX 181101	CHATTANOOGA	TN	37414-6101	423/296-7410
14494	MERCHANTS BONDING CO (MUTUAL)	2100 FLEUR DRIVE	DES MOINES	IA	50321-1158	515/243-8171
10502	MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206-1980	612 388-7171
23345	MERIDIAN MUTUAL INSURANCE COMPANY	PO BOX 1980	INDIANAPOLIS	IN	46206	317-931-7000
40169	METROPOLITAN CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
25321	METROPOLITAN DIRECT PROPERTY AND CAS INS CO	PO BOX 380	WARWICK	RI	02887	401/827-2565
39950	METROPOLITAN GENERAL INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
34339	METROPOLITAN GROUP PROP & CAS INS CO	PO BOX 350	WARWICK	RI	02887	401/827-2563
26298	METROPOLITAN PROPERTY & CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
40150	MGA INSURANCE COMPANY INC.	P O BOX 2933	FT WORTH	TX	76119	817/483-0007
22594	MGIC ASSURANCE CORPORATION	270 E KILBOURN AVE	MILWAUKEE	WI	53202	212/826-0100
38660	MIC GENERAL INSURANCE CORPORATION	3044 W GRAND BLVD ANX 75	DETROIT	MI	48202	313/556-2449
38601	MIC PROPERTY AND CASUALTY INS CORP	3044 WEST GRAND BLVD	DETROIT	MI	48202	313/556-9614
14508	MICHIGAN MILLERS MUTUAL INS CO	PO BOX 30060	LANSING	MI	48909-7560	517/482-6211
23396	MICHIGAN MUTUAL INSURANCE COMPANY	PO BOX 2060	FARMINGTON HLL	MI	48333-2060	800 257-1900
21687	MID CENTURY INSURANCE COMPANY	PO BOX 2478 TERMINAL ANNX	LOS ANGELES	CA	90051-2478	213/932-3200
23418	MID-CONTINENT CASUALTY COMPANY	PO BOX 1409	TULSA	OK	74101-1409	918/587-7221
36650	MID-STATE SURETY CORPORATION	3400 E LAFAYETTE	DETROIT	MI	48207	313 882-7979
11851	MIDLAND RISK INSURANCE COMPANY	PO BOX 17905	MEMPHIS	TN	38178-0905	901/680-9100

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	13801 RIVERPORT DR #200	MARYLAND HTS	MO	63043-4810	314/298-7332
19011	MIDWESTERN INSURANCE COMPANY	436 WALNUT ST	PHILADELPHIA	PA	19105	800/347-4444
40185	MILLERS CLASSIFIED INSURANCE COMPANY	111 E FOURTH ST POB 9006	ALTON	IL	62002-9006	618/463-3636
23531	MILLERS INSURANCE COMPANY, THE	777 MAIN ST STE 1000	FORT WORTH	TX	76102	817 332-7761
14583	MILLERS MUTUAL INSURANCE ASSOCIATION	PO BOX 9006	ALTON	IL	62002-9006	618/463-3636
23582	MINNESOTA FIRE AND CASUALTY COMPANY	PO BOX 1233	MINNEAPOLIS	MN	55440	800/727-5353
10191	MISSOURI EMPLOYERS MUTUAL INS CO	1000 W NIFONG BLVD	COLUMBIA	MO	65203	573 499-9714
27642	MISSOURI HOSPITAL PLAN	PO BOX 1498	JEFFERSON CITY	MO	65102	314/893-5300
00103	MISSOURI PROPERTY INS PLACEMENT FACILIT	906 OLIVE ST STE 1000	ST LOUIS	MO	63101-1432	800/392-7240
32077	MONTGOMERY WARD INSURANCE COMPANY	200 MARTINGALE RD	SCHAUMBURG	IL	60173-2096	800/621-0393
29858	MORTGAGE GUARANTY INS CORP	PO BOX 756	MILWAUKEE	WI	53201-0756	800/558-9900
22012	MOTORS INSURANCE CORPORATION	3044 W GRAND BLVD	DETROIT	MI	48202	313/556-2449
27014	MUTUAL FIRE AND STORM INSURANCE CO	600 SOUTH STARR AVE	BURLINGTON	IA	52601-3012	319/752-0966
31119	MUTUAL PROTECTIVE INS CO	PO BOX 3477	OMAHA	NE	68103-0477	402/391-6900
23647	MUTUAL SERVICE CASUALTY INSURANCE CO	PO BOX 64035	ST PAUL	MN	55164	612/631-7000
30945	NATIONAL ALLIANCE INSURANCE CO	PO BOX 460350	ST LOUIS	MO	63146-7350	800 444-8994
23663	NATIONAL AMERICAN INSURANCE COMPANY	1008 MANVEL AVE PO BOX 9	CHANDLER	OK	74834	405/258-0804
11991	NATIONAL CASUALTY COMPANY	8877 N. GAINES CTR DR	SCOTTSDALE	AZ	85258	602 948-0505
10243	NATIONAL CONTINENTAL INS CO	6300 WILSON MILLS RD#E61	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
16217	NATIONAL FARMERS UNION PRO & CAS CO	11900 E CORNELL AVE	AURORA	CO	80014-3194	303/337-5500
23752	NATIONAL FARMERS UNION STANDARD INS CO	11900 E CORNELL AVE	AURORA	CO	80014-3194	303/337-5500
15679	NATIONAL FIRE & INDEMNITY EXCHANGE	4233 SULPHUR AVE	ST LOUIS	MO	63109	800/325-9522
20478	NATIONAL FIRE INS CO OF HARTFORD	CNA PLAZA 31S	CHICAGO	IL	60685	312/822-5105
42447	NATIONAL GENERAL ASSURANCE COMPANY	P O BOX 66937	ST LOUIS	MO	63166-6937	314/298-0500
23728	NATIONAL GENERAL INS CO	PO BOX 66937	ST LOUIS	MO	63166-6937	800/847-6442
20087	NATIONAL INDEMNITY COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3583	402/536-3000
27944	NATIONAL INSURANCE ASSOCIATION	PO BOX 6070	INDIANAPOLIS	IN	46206-6070	317 816-3400
23736	NATIONAL INSURANCE UNDERWRITERS	13403 WORTHWEST FRWY	HOUSTON	TX	77040	314/928-9950
32620	NATIONAL INTERSTATE INSURANCE COMPANY	29325 CHAGRIN BLVD	PEPPER PIKE	OH	44122-4613	800 929-1500
20052	NATIONAL LIABILITY & FIRE INS CO	3024 HARNEY ST	OMAHA	NE	68131-3583	402/346-7400
15474	NATIONAL LLOYDS INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	817 756-5531
34835	NATIONAL REINSURANCE CORP THE	695 E MAIN ST PO BX 10350	STAMFORD	CT	06904-2350	203 328-5000
21881	NATIONAL SURETY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	312/441-5400
19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	70 PINE ST 21/99	NEW YORK	NY	10270	212/770-7000
28223	NATIONWIDE AGRIBUSINESS INS CO	1963 BELL AVE	DES MOINES	IA	50315-1090	515-245-8800
10723	NATIONWIDE ASSURANCE COMPANY	PO BOX 182109	COLUMBUS	OH	43218-2109	800/981-8610
23760	NATIONWIDE GENERAL INSURANCE CO	1 NATIONWIDE PLZ	COLUMBUS	OH	43216	614/249-6887
23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614/249-6887
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLAZA	COLUMBUS	OH	43216	614/249-6887
37877	NATIONWIDE PROPERTY & CASUALTY INS CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614/227-6887
25240	NAU COUNTRY INSURANCE COMPANY	6701 HWY 10 NW	RAMSEY	MN	55303-4548	612 427-3770
42307	NAVIGATORS INSURANCE COMPANY	123 WILLIAM STREET	NEW YORK	NY	10038	212/406-2900
15865	NCMIC INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	800/247-8043
10317	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO	PO BOX 2478	LOS ANGELES	CA	90051-2478	323-932-3200
21830	NEW ENGLAND INSURANCE COMPANY	150 FEDERAL ST	BOSTON	MA	02110	617/357-8400
23841	NEW HAMPSHIRE INSURANCE COMPANY	70 PINE ST 21/99	NEW YORK	NY	10270	212/770-7000
16608	NEW YORK MARINE & GENERAL INS CO	330 MADISON AVENUE	NEW YORK	NY	10017	212-551-0600
35106	NIAGARA FIRE INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
29785	NN INSURANCE COMPANY	10370 RICHMOND AVE	HOUSTON	TX	77042-4123	414/792-3349
10340	NOBEL INSURANCE COMPANY	8001 LBJ FREEWAY #300	DALLAS	TX	75251-1301	800 766-6235
36684	NONPROFITS INS ASSN AN INTERINS EXCH	920 SECOND AVE S #700	MINNEAPOLIS	MN	55402-4023	612/376-4200
29874	NORTH AMERICAN SPECIALTY INS CO	650 ELM ST	MANCHESTER	NH	03101	603/644-6600
21105	NORTH RIVER INSURANCE COMPANY THE	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	201/490-6600
22047	NORTH STAR REINSURANCE CORPORATION	PO BOX 120052	STAMFORD	CT	06912-0052	201/301-8000
36455	NORTHBROOK INDEMNITY CO	C/O TAX ADMINISTRATION 51	ST PAUL	MN	55102	651/310-7911
36463	NORTHBROOK NATIONAL INS CO	C/O TAX ADMINISTRATION 51	ST PAUL	MN	55102	847 402-5000
19224	NORTHBROOK PROPERTY & CASUALTY INS CO	C/O TAX ADMINISTRATION 51	ST. PAUL	MN	55102	847 402-5000
38369	NORTHERN ASSURANCE CO OF AMERICA	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6000
19372	NORTHERN INSURANCE CO OF NEW YORK	1400 AMERICAN LN	SCHAUMBURG	IL	60196-1056	301/366-1000
27987	NORTHFIELD INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	612/688-4208
24015	NORTHLAND INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	612/688-4100
23906	NORTHWESTERN NATIONAL CASUALTY CO	10370 RICHMOND AVE	HOUSTON	TX	77042-4123	414/792-3349
34630	OAK RIVER INSURANCE COMPANY	9290 W DODGE RD #300	OMAHA	NE	68114-3363	913/469-9450
23248	OCCIDENTAL FIRE & CAS CO OF NC	PO BOX 10800	RALEIGH	NC	27605-0800	919/833-1600
35602	OHIC INSURANCE COMPANY	155 E BROAD ST 13TH FL	COLUMBUS	OH	43215-3621	614 221-7777
24074	OHIO CASUALTY INSURANCE COMPANY	136 N 3RD ST	HAMILTON	OH	45025-0001	513 867-3897
24104	OHIO FARMERS INSURANCE CO	PO BOX 5001 ONE PARK CIRC	WESTFIELD CENTE	OH	44251-5001	800/243-0210
26565	OHIO INDEMNITY COMPANY	PO BOX 182138	COLUMBUS	OH	43218-2138	800/331-8452
24082	OHIO SECURITY INSURANCE COMPANY	136 N THIRD ST	HAMILTON	OH	45025	513/867-3897

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
36625	OLD RELIABLE CASUALTY COMPANY	231 W LOCKWOOD AVE	WEBSTER GROVES	MO	63119-2327	314/968-4900
24147	OLD REPUBLIC INSURANCE COMPANY	PO BOX 789	GREENSBURG	PA	15601-0789	412/834-5000
35424	OLD REPUBLIC MINNEHOMA INSURANCE CO	PO BOX 470185	TULSA	OK	74147-0185	918/494-7000
50520	OLD REPUBLIC NATIONAL TITLE INS CO	7980 CLAYTON RD STE 211	RICHMOND HEIGHT	MO	63117	612/371-1111
40444	OLD REPUBLIC SURETY COMPANY	PO BOX 1635	MILWAUKEE	WI	53001	515/270-0069
37060	OLD UNITED CASUALTY COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913/432-6400
37540	OMAHA PROPERTY AND CASUALTY INS CO	3102 FARNAM ST	OMAHA	NE	68131-3405	402/342-3326
39098	OMNI INSURANCE COMPANY	1000 PARKWOOD CIRCLE	ATLANTA	GA	30339	770 952-4500
32700	OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517/323-1521
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	1601 CHESTNUT ST	PHILADELPHIA	PA	19192	215/241-4000
20346	PACIFIC INDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	210/580-2000
37850	PACIFIC SPECIALTY INSURANCE COMPANY	3601 HAVEN AVE	MENLO PRK	CA	94025-1033	415-780-4800
29572	PAFCO GENERAL INSURANCE COMPANY	4720 KINGSWAY DR	INDIANAPOLIS	IN	46205	317 259-6300
18139	PEAK PROPERTY AND CASUALTY INS CORP	PO BOX 3329	ENGLEWOOD	CO	80155	800/456-4642
24198	PEERLESS INSURANCE COMPANY	62 MAPLE AVE	KEENE	NH	03431-1625	603/352-3221
32859	PENN AMERICA INS CO	420 S YORK RD	HATBORO	PA	19040-3949	215/443-3600
26107	PENNSYLVANIA CASUALTY COMPANY	ONE PHICO DR PO 85	MECHANICSBURG	PA	17055-0085	305/461-7400
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	INDEPENDENCE SQUARE WEST	PHILADELPHIA	PA	19106	215 625-9233
12262	PENNSYLVANIA MANUFACTURERS ASSOC INS C	380 SENTRY PKWY	BLUE BELL	PA	19422-2328	800/222-2749
14990	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	2 N 2ND ST	HARRISBURG	PA	17101-1613	717/234-4941
12297	PETROLEUM CASUALTY COMPANY	PO BOX 3342	HOUSTON	TX	77001	713 423-4321
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	P O BOX 370	ALGONA	IA	50511-0370	515/295-2461
35718	PHICO INSURANCE COMPANY	PO BX 85 ONE PHICO DR	MECHANICSBURG	PA	17055-0085	717/766-1122
18058	PHILADELPHIA INDEMNITY INSURANCE CO	ONE BALA PLAZA #100	BALA CYNWYD	PA	19004	610 617-7900
35262	PHOENIX ASSURANCE CO OF NEW YORK	9300 ARROWPOINT BLVD	CHARLOTTE	NJ	28273-8136	908 580-0800
25623	PHOENIX INSURANCE COMPANY THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	800/243-8786
44610	PHYSICIANS DEFENSE ASSOCIATION	PO BOX 104716	JEFFERSON CITY	MO	65110	314/634-5447
27251	PMI MORTGAGE INS CO	601 MONTGOMERY ST	SAN FRANCISCO	CA	94111-2603	415/788-7878
40134	POTOMAC INSURANCE CO OF ILLINOIS	436 WALNUT ST	PHILADELPHIA	PA	19106-3714	215/625-1089
44083	PREFERRED PHYSICIANS MEDICAL RRG INC	7000 SQUIBB ROAD	MISSION	KS	66202	800/562-5589
36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	10707 PACIFIC ST STE 205	OMAHA	NE	68114	402/392-1566
33359	PROFESSIONAL LIABILITY INSURANCE CO	25 CENTURY BLVD #103	NASHVILLE	TN	37214	615/391-3102
24260	PROGRESSIVE CASUALTY INSURANCE CO	6300 WILSON MILLS RD	MAYFIELD VLLGE	OH	44143-2128	800/283-1802
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	6300 WILSON MILLS RD	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
42919	PROGRESSIVE NORTHWESTERN INS CO	6300 WILSON MILLS RD#E61	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
32786	PROGRESSIVE SPECIALTY INS CO	6300 WILSON MILLS RD	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
34690	PROPERTY & CASUALTY INS CO OF HARTFORD	HARTFORD PLAZA	HARTFORD	CT	06115	860 547-5000
12416	PROTECTIVE INSURANCE COMPANY	1099 N MERIDIAN ST	INDIANAPOLIS	IN	46204	800/428-7082
24295	PROVIDENCE WASHINGTON INSURANCE CO	PO BOX 518	PROVIDENCE	RI	02903-0518	401/453-7000
36439	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	23 MAIN ST	HOLMDEL	NJ	07733	908 946-5000
36447	PRUDENTIAL GENERAL INS CO	23 MAIN ST	HOLMDEL	NJ	07733	908 946-5000
32352	PRUDENTIAL PROPERTY & CASUALTY INS CO	23 MAIN ST	HOLMDEL	NJ	07733	732/946-5000
39217	QBE INSURANCE CORPORATION	88 PINE ST FL 16	NEW YORK	NY	10005-1801	212-225-7500
33790	RADIAN GUARANTY INC	1601 MARKET ST	PHILADELPHIA	PA	19103	215/564-6600
38512	RAMPART INSURANCE COMPANY	120 WALL ST 27TH FLOOR	NEW YORK	NY	10005	212/943-8070
24384	RANGER INSURANCE COMPANY	10777 WESTHEIMER	HOUSTON	TX	77042	800/392-1970
15466	REALM NATIONAL INSURANCE COMPANY	125 MAIDEN LN 5TH FL	NEW YORK	NY	10038	212-269-6700
37303	REDLAND INSURANCE COMPANY	222 S 15 TH ST 600 N	OMAHA	NE	68102-1628	712/328-3918
24449	REGENT INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608/837-4440
24457	RELIAANCE INSURANCE COMPANY	THREE PRKWY	PHILADELPHIA	PA	19102-1376	215/864-4000
24430	RELIAANCE NATIONAL INDEMNITY COMPANY	THREE PRKWY	PHILADELPHIA	PA	19102-1376	215/864-4116
40592	RELIAANCE NATIONAL INSURANCE COMPANY	THREE PRKWY	PHILADELPHIA	PA	19102-1376	215/864-4000
41980	RELIAANCE SURETY COMPANY	THREE PRKWY	PHILADELPHIA	PA	19102-1376	215/864-4000
43753	REPUBLIC INDEMNITY CO OF CALIFORNIA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818 990-9860
22179	REPUBLIC INDEMNITY COMPANY OF AMERICA	15821 VENTURA BLVD #370	ENCINO	CA	91436-2936	818 990-9860
38318	REPUBLIC INSURANCE COMPANY	PO BOX 660560	DALLAS	TX	75266-0560	214/559-1222
28452	REPUBLIC MORTGAGE INSURANCE COMPANY	PO BOX 2514	WINSTON-SALEM	NC	27102-2514	919/724-1986
31089	REPUBLIC WESTERN INS CO	2721 N CENTRAL AVE	PHOENIX	AZ	85004-1121	602/263-6936
13056	RLI INSURANCE COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61614	800/447-2205
27065	ROCKFORD MUTUAL INSURANCE COMPANY	PO BOX 5626	ROCKFORD	IL	61125-0626	800/747-2957
24678	ROYAL INDEMNITY COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
26980	ROYAL INSURANCE COMPANY OF AMERICA	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
39039	RURAL COMMUNITY INSURANCE COMPANY	3501 THURSTON AVE	ANOKA	MN	55303-1060	612 667-2085
10823	SABLE INSURANCE COMPANY	433 CALIFORNIA ST	SAN FRANCISCO	CA	94104	415-228-4000
24740	SAFECO INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	SAFECO PLAZA	SEATTLE	WA	60195	206/545-5000
24759	SAFECO NATIONAL INSURANCE COMPANY	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
24694	SAFEGUARD INSURANCE COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
15105	SAFETY NATIONAL CASUALTY CORPORATION	2043 WOODLAND PKWY #200	ST LOUIS	MO	63146	314/995-5300

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NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
40460	SAGAMORE INSURANCE COMPANY	1099 NORTH MERIDIAN ST	INDIANAPOLIS	IN	46204-1044	317 636-9800
16551	SAVERS PROPERTY & CASUALTY INS CO	26600 TELEGRAPH ROAD	SOUTHFIELD	MI	48034	913 451-0002
15580	SCOTTSDALE INDEMNITY COMPANY	PO BOX 4110	SCOTTSDALE	AZ	85261	602 948-0505
20354	SEA INSURANCE CO OF AMERICA THE	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	908/580-0800
22535	SEABOARD SURETY COMPANY	385 WASHINGTON ST 102 F	ST PAUL	MN	55102	612/221-7911
25763	SEATON INSURANCE COMPANY	1215 4TH AVE STE 1001	SEATTLE	WA	98161-1001	206/641-4321
22543	SECURA INSURANCE A MUTUAL COMPANY	PO BOX 819	APPLETON	WI	54912-0819	800/558-3405
24902	SECURITY INSURANCE COMPANY OF HARTFORD	PO BOX 420	HARTFORD	CT	06141-0420	203/674-6952
19879	SECURITY NATIONAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	800/338-2560
50857	SECURITY UNION TITLE INS CO	171 N CLARK ST ML 06CT	CHICAGO	IL	60601-3294	800/621-1919
39926	SELECTIVE INS CO OF THE SOUTHEAST	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	201 948-3000
19259	SELECTIVE INSURANCE CO OF S CAROLINA	40 WANTAGE AVENUE	BRANCHVILLE	NJ	07890	201 948-3000
10936	SENECA INSURANCE COMPANY INC	160 WATER ST 16TH FLOOR	NEW YORK	NY	10038	212 344-3000
24988	SENTRY INSURANCE A MUTUAL COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481-1283	715/346-6883
30503	SHELBY CASUALTY INSURANCE COMPANY	3760 RIVER RUN DR	BIRMINGHAM	AL	35243	217/877-9510
23361	SHELTER GENERAL INS CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	314/874-4382
23388	SHELTER MUTUAL INSURANCE CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573 445-8441
26557	SHELTER REINSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218	314/874-4382
39322	SOREMA NORTH AMERICA REINSURANCE CO	199 WATER STREET	NEW YORK	NY	10038	212/480-1900
19216	SOUTHERN INSURANCE COMPANY	PO BOX 660302	DALLAS	TX	75266-0302	214/559-1395
20524	SPECIALTY NATIONAL INSURANCE COMPANY	7501 E MCCORMICK PARKWAY	SCOTTSDALE	AZ	85258	201/798-9500
24767	ST PAUL FIRE & MARINE INSURANCE CO	PO BOX 8605	ST LOUIS	MO	63126	612/221-8069
24775	ST PAUL GUARDIAN INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	612/221-8069
24805	ST PAUL INSURANCE CO OF ILLINOIS THE	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	312/648-5000
24791	ST PAUL MERCURY INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	651/310-7911
41521	ST PAUL PROPERTY & CASUALTY INS CO	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	612/221-8069
19070	STANDARD FIRE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860 277-0111
42986	STANDARD GUARANTY INSURANCE COMPANY	260 INTERST N CIRCLE NW	ATLANTA	GA	30339-2111	404/261-9000
18023	STAR INSURANCE COMPANY	26600 TELEGRAPH RD	SOUTHFIELD	MI	48034	810/358-1100
19530	STATE AUTO NATIONAL INSURANCE COMPANY	518 EAST BROAD ST	COLUMBUS	OH	43215-3976	614/464-5000
25127	STATE AUTO PROPERTY & CASUALTY INS CO	518 E BROAD ST	COLUMBUS	OH	43216	614/464-5000
25135	STATE AUTOMOBILE MUTUAL INS CO	518 E BROAD ST	COLUMBUS	OH	43215-3976	614/464-5005
25143	STATE FARM FIRE AND CASUALTY CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309/766-2020
25151	STATE FARM GENERAL INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309/766-2020
25178	STATE FARM MUTUAL AUTOMOBILE INS CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61701	309/766-2020
12831	STATE NATIONAL INSURANCE COMPANY INC	PO BOX 24622	FORT WORTH	TX	76124	817/265-2000
41416	STATEWIDE INSURANCE COMPANY	PO BOX 799	WAUKEGAN	IL	60079-0799	847/662-0073
50121	STEWART TITLE GUARANTY COMPANY	PO BOX 2029	HOUSTON	TX	77252	800/892-5869
22276	STONEWALL INSURANCE COMPANY	31 INVERNESS CTR PKWY 200	BIRMINGHAM	AL	35242	205 991-0344
40436	STRATFORD INSURANCE COMPANY	400 PARSONS POND DRIVE	FRANKLIN LAKES	NJ	07417-2600	201 847-8600
20362	SUMITOMO MARINE & FIRE INS CO LTD	PO BOX 4602	WARREN	NJ	07059	908/604-2900
20370	SUN INSURANCE OFFICE OF AMERICA INC	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	908/580-0800
24047	SURETY BONDING COMPANY OF AMERICA	PO BOX 5111	SIOUX FALLS	SD	57117-5111	605/336-0850
12866	T H E INSURANCE COMPANY	10451 GULF BLVD	TREASURE ISLAND	FL	33706	813 367-6900
22683	TEACHERS INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217/789-2500
19526	TEXAS GENERAL INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	409/766-4674
39497	TICO INSURANCE COMPANY	4100 HARRY HINES	DALLAS	TX	75219	214/526-3876
50067	TICOR TITLE INSURANCE COMPANY	171 NORTH CLARK ST	CHICAGO	IL	60601-3294	800/621-1919
25453	TIG COUNTRYWIDE INSURANCE COMPANY	5205 N O'CONNOR BLVD	IRVING	TX	75015-8806	818/596-5000
25496	TIG INDEMNITY COMPANY	5205 N O'CONNOR BLVD	IRVING	TX	75039-8810	214 831-5000
25534	TIG INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	213/742-4192
25518	TIG PREMIER INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	818/596-5000
13242	TITAN INDEMNITY COMPANY	PO BOX 65100	SAN ANTONIO	TX	78265	512/824-4546
12904	TOKIO MARINE AND FIRE INS CO LTD (US BR	101 PARK AVENUE	NEW YORK	NY	10178-0095	212/297-6600
37621	TOYOTA MOTOR INSURANCE COMPANY	19001 S WESTERN AVE FS21	TORRANCE	CA	90509	310/787-1310
42749	TRADERS INSURANCE COMPANY	PO BOX 5374	KANSAS CITY	MO	64131	800/821-3478
41238	TRANS PACIFIC INSURANCE COMPANY	101 PARK AVENUE	NEW YORK	NY	10178-0095	212/297-6600
20486	TRANSCONTINENTAL INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
28886	TRANSGUARD INS CO OF AMERICA INC	215 W DIEHL RD	NAPERVILLE	IL	60563	708/717-3512
50012	TRANSNATION TITLE INSURANCE COMPANY	101 GATEWAY CENTRE PARKWA	RICHMOND	VA	23735	215/241-6000
33014	TRANSPORT INSURANCE COMPANY	4100 HARRY HINES BLVD	DALLAS	TX	75219-3295	800/527-5412
20494	TRANSPORTATION INSURANCE COMPANY	CNA PLAZA FL 21S	CHICAGO	IL	60685-0001	312/822-5105
28188	TRAVCO INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	317 841-2948
19038	TRAVELERS CASUALTY AND SURETY CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860 277-0111
31194	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183	860 277-0111
19046	TRAVELERS CASUALTY AND SURETY CO OF IL	ONE TOWER SQUARE	HARTFORD	CT	06183	708/245-4001
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183	860 277-0111
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183	860 277-0111
25666	TRAVELERS INDEMNITY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	800/243-8786

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25682	TRAVELERS INDEMNITY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183-1051	800/243-8786
25674	TRAVELERS INDEMNITY CO OF ILLINOIS	ONE TOWER SQ CORP TX 5PB	HARTFORD	CT	06183-1190	800/243-8786
25658	TRAVELERS INDEMNITY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	800/243-8786
40282	TRAVELERS INDEMNITY COMPANY OF MO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	214/650-2800
39357	TRAVELERS INSURANCE CO(ACC DEPT)	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	203/277-3966
36161	TRAVELERS PROPERTY CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	06183	860 277-0111
38130	TRAVELERS PROPERTY CASUALTY INS CO OF ILL	215 SHUMAN BLVD	NAPERVILLE	IL	60563	708/245-4001
31003	TRI STATE INSURANCE CO OF MINNESOTA	ONE ROUNDWIND RD	LIVERNE	MN	56156	507 283-9561
25712	TRI STATE INSURANCE COMPANY	PO BOX 3269	TULSA	OK	74102	800/347-4444
24350	TRIAD GUARANTY INSURANCE CORP	101 S STRATFORD RD #500	WINSTON-SALEM	NC	27104	919/723-1282
15954	TRINITY UNIVERSAL INS CO OF KANSAS INC	PO BOX 655028	DALLAS	TX	75265-5028	214/360-8000
19887	TRINITY UNIVERSAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214/360-8000
41211	TRITON INSURANCE COMPANY	307 W SEVENTH ST #400	FORT WORTH	TX	76102	817 348-7500
21709	TRUCK INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	213/932-3200
27120	TRUMBULL INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	06115	203/547-5000
40118	TRUSTGARD INSURANCE COMPANY	650 S FRONT ST	COLUMBUS	OH	43216	614/445-2900
29459	TWIN CITY FIRE INS CO	HARTFORD PLAZA	HARTFORD	CT	06115	800/727-0721
29599	U S SPECIALTY INSURANCE COMPANY	13403 NW FWY	HOUSTON	TX	77040-6009	314/298-9494
37893	ULICO CASUALTY COMPANY	111 MASSACHUSETTS AVENUE	WASHINGTON	DC	20001-1461	202/682-0900
18619	UNDERWRITERS INSURANCE COMPANY	PO BOX 3649	CULVER CITY	CA	90231-3649	919/846-4120
25844	UNION INSURANCE CO	PO BOX 80439	LINCOLN	NE	68501-0439	800/456-7688
21423	UNION INSURANCE CO OF PROVIDENCE	PO BOX 712	DES MOINES	IA	50303-0712	515/280-2674
11142	UNITED CASUALTY INSURANCE CO OF AMERICA	1 EAST WACKER DR	CHICAGO	IL	60601-1883	312/661-4972
11770	UNITED FINANCIAL CASUALTY COMPANY	747 ALPHA DR	HIGHLAND HTS	OH	44143	216/461-5000
13021	UNITED FIRE AND CASUALTY COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407	800/553-7937
51624	UNITED GENERAL TITLE INSURANCE COMPANY	999 18 ST STE 3400	DENVER	CO	80202	504/924-6007
15873	UNITED GUARANTY RESIDENTIAL INS CO	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	800/334-8966
16667	UNITED GUARANTY RESIDENTIAL INS NC	LAW DEPT. PO BOX 20597	GREENSBORO	NC	27420-0597	919/373-0232
24473	UNITED PACIFIC INSURANCE COMPANY	THREE PRKWAY	PHILADELPHIA	PA	19102-1376	215/864-4116
42129	UNITED SECURITY ASSURANCE CO OF PA	PO BOX 99	SOUDERTON	PA	18964-9985	215-723-3044
21776	UNITED SECURITY INSURANCE COMPANY	PO BOX 1848	DES MOINES	IA	50306-1848	515/222-4000
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-0429	512/498-2540
25887	UNITED STATES FIDELITY & GUARANTY CO	PO BOX 1138	BALTIMORE	MD	21203-1138	410/547-3000
21113	UNITED STATES FIRE INSURANCE CO	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	201/490-6600
25895	UNITED STATES LIABILITY INSURANCE CO	PO BOX 6700	WAYNE	PA	19087-2191	215/688-2535
29157	UNITED WISCONSIN INSURANCE COMPANY	12695 W NATIONAL AVE	NEW BERLIN	WI	53151	414/226-6300
32867	UNIVERSAL FIRE & CASUALTY INS CO	PO BOX 2223	SOUTHFIELD	MI	48037	219/924-9522
37931	UNIVERSAL OF OMAHA CASUALTY INS COMPANY	12809 WEST DODGE ROAD	OMAHA	NE	68154	402/333-9000
25933	UNIVERSAL SURETY COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402/435-4302
13200	UNIVERSAL SURETY OF AMERICA	PO BOX 1068	HOUSTON	TX	77251-1068	713/863-7788
41181	UNIVERSAL UNDERWRITERS INS CO	7045 COLLEGE BLVD	OVERLAND PRK	KS	66211	913/339-1000
25968	USAA CASUALTY INSURANCE COMPANY	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288	800/531-8722
18600	USAA GENERAL INDEMNITY COMPANY	9800 FREDERICKSBURG ROAD	SAN ANTONIO	TX	78288	210 498-2211
25976	UTICA MUTUAL INSURANCE COMPANY	PO BOX 530	UTICA	NY	13503-0530	315/735-3321
26611	VALIANT INS CO	1400 AMERICAN LN	SCHAUMBURG	IL	60196-1056	301/366-1000
20508	VALLEY FORGE INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
21172	VANLINER INSURANCE COMPANY	ONE PREMIER DR	ST LOUIS	MO	63026	314/349-3985
18759	VEREX ASSURANCE INCORPORATED	6601 SIX FORKS RD	RALEIGH	NC	27615	800/334-9270
11762	VESTA FIRE INSURANCE CORP	PO BOX 43360	BIRMINGHAM	AL	35243-3360	205/970-7000
42668	VESTA INSURANCE CORPORATION	PO BOX 43360	BIRMINGHAM	AL	35243-3360	205/970-7000
42889	VICTORIA FIRE & CASUALTY COMPANY	5915 LANDERBROOK DRIVE	CLEVELAND	OH	44124-4058	216/771-4850
20397	VIGILANT INSURANCE COMPANY	PO BOX 1615	WARREN	NJ	07061-1615	908/580-2000
13137	VIKING INSURANCE COMPANY OF WI	PO BOX 5365	MADISON	WI	53705-0365	303-754-8400
19577	VILLANOVA INSURANCE COMPANY	1 LOGAN SQ STE 1400	PHILADELPHIA	PA	19103	617/221-1600
33812	VIRGINIA INSURANCE RECIPROCAL	PO BOX 85058	RICHMOND	VA	23261-5058	804-747-8600
40827	VIRGINIA SURETY COMPANY INC	123 N WACKER DRIVE 26TH F	CHICAGO	IL	60606-9611	312/701-3700
32395	VISION SERVICE PLAN INSURANCE CO	3333 QUALITY DRIVE	RANCHO CORDOV	CA	95670-7985	800/852-7600
35971	VOYAGER PROPERTY & CASUALTY INS CO	110 W 7TH ST	FT WORTH	TX	76101-2045	817/347-3850
26085	WARNER INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998	312 441-5400
32778	WASHINGTON INTERNATIONAL INSURANCE CO	300 PARK BLVD STE 500	ITASCA	IL	60143-2625	312/490-1850
26093	WATERFORD INSURANCE COMPANY	2450 14TH AVE SE POB 1119	ALBANY	OR	97321-0421	541-928-2344
26069	WAUSAU BUSINESS INSURANCE COMPANY	PO BOX 8017	WAUSAU	WI	54001	715/845-5211
26042	WAUSAU UNDERWRITERS INS CO	PO BOX 8017	WAUSAU	WI	54402-8017	715/842-6527
25011	WESCO INSURANCE COMPANY	200 SOMERSET CORPORATE BL	BRIDGEWATER	NJ	08807	
44393	WEST AMERICAN INSURANCE COMPANY	136 N THIRD ST	HAMILTON	OH	45025	314/469-5472
21121	WESTCHESTER FIRE INSURANCE COMPANY	SIX CONCOURSE PARKWAY #25	ATLANTA	GA	30328	404/393-9955
27871	WESTERN AGRICULTURAL INSURANCE COMPANY	PO BOX 20180	PHOENIX	AZ	85036	515-225-5400
25771	WESTERN CONTINENTAL INSURANCE COMPANY	120 WALL ST	NEW YORK	NY	10005	214/634-2250
30830	WESTERN DIVERSIFIED CASUALTY INS CO	2801 HIGHWAY 280 S	BIRMINGHAM	AL	35223	708/948-8988

PROPERTY & CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
13188	WESTERN SURETY COMPANY	101 S PHILLIPS AVE	SIOUX FALLS	SD	57192-0001	605/336-0850
24112	WESTFIELD INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRC	WESTFIELD CTR	OH	44251-5001	800/243-0210
34267	WESTPORT INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913/676-5270
12599	WINDSOR INSURANCE COMPANY	1300 PARKWOOD CIR #900	ATLANTA	GA	30339	404 951-5599
24554	WINTERHUR INTERNATIONAL AMERICA INS CO	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	214/559-1252
13250	WORKMENS AUTO INSURANCE COMPANY	PO BOX 54845	LOS ANGELES	CA	90054-0845	213 747-6492
26050	WORLDWIDE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	800/688-1633
37885	XL SPECIALTY INSURANCE COMPANY	1450 E AMERICAN LANE	SCHAUMBURG	IL	60173-6090	800/394-3909
11126	YASUDA FIRE & MARINE INS CO OF AMER TH	225 LIBERTY ST	NEW YORK	NY	10281	212/416-1200
24325	YORK INSURANCE COMPANY	PO BOX 518	PROVIDENCE	RI	02903-0518	401/453-7000
26220	YOSEMITE INSURANCE COMPANY	601 NW SECOND ST	EVANSVILLE	IN	47708-1013	812/464-6836
22730	ZC INSURANCE COMPANY	ONE CHASE MANHTTN PL 43F	NEW YORK	NY	10005	203/977-6110
13269	ZENITH INSURANCE COMPANY	PO BOX 9055	VAN NUYS	CA	91409-9055	818 713-1000
27855	ZURICH AMERICAN INS CO OF ILLINOIS	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000
16535	ZURICH AMERICAN INSURANCE COMPANY	1400 AMER LN	SCHAUMBURG	IL	60196-1056	847-605-6000

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